5-12-1972

Coping Patterns of Those Denied Public Assistance -1970

Robert A. Turcotte
Portland State University

Anita L. Wahl
Portland State University

Follow this and additional works at: https://pdxscholar.library.pdx.edu/open_access_etds

Part of the [Social Welfare Commons](#), and the [Social Work Commons](#)

Let us know how access to this document benefits you.

Recommended Citation

Turcotte, Robert A. and Wahl, Anita L., "Coping Patterns of Those Denied Public Assistance -1970" (1972).
Dissertations and Theses. Paper 1572.
<https://doi.org/10.15760/etd.1572>

This Thesis is brought to you for free and open access. It has been accepted for inclusion in Dissertations and Theses by an authorized administrator of PDXScholar. Please contact us if we can make this document more accessible: pdxscholar@pdx.edu.

AN ABSTRACT OF THE THESIS OF Robert A. Turcotte and Anita L. Wahl for the Master in Social Work presented May 12, 1972.

Title: The Coping Patterns of Those Denied Public Assistance - 1970.

APPROVED BY MEMBERS OF THE THESIS COMMITTEE:

Martha N. Ozawa, Chairman

Quentin D. Clarkson

Marjorie H. Smith

The purpose of this project was to explore the coping patterns of people denied public assistance. The primary focus was on resources available and used by those denied to assist them in the situation that led them to apply for public assistance in the first place.

A review of the literature revealed that very little is known concerning those denied public assistance. This project is one of the first to study the problem of how those denied manage after denial.

The data for this project was gathered by the use of an interview schedule administered in personal interviews with those in the sample. The data was then analyzed using frequency distributions and percentage compositions. When appropriate, chi square statistics were computed.

The major finding of this exploratory study is that those denied public assistance have very few resources available to them to assist them in their coping patterns. Frequently those denied become eligible very soon after initial denial. Very few seek help elsewhere after denial although most of those who do receive helpful assistance. Implications are that more referrals by the intake staff at the public welfare agency would lead to more of those denied receiving helpful assistance elsewhere.

Because this project is one of the first to study those denied public assistance, the findings are limited by the fact that there are no previous research findings available for comparison. Another limitation is that only one quarter of the original sample could be contacted. Because of these limitations, more research in the area is indicated. Suggestions are made for future research.

COPING PATTERNS OF THOSE DENIED
PUBLIC ASSISTANCE -1970

by
ROBERT A. TURCOTTE
and
ANITA L. WAHL

A thesis submitted in partial fulfillment of the
requirements of the degree of

MASTER OF SOCIAL WORK

Portland State University
1972

TO THE OFFICE OF GRADUATE STUDIES:

The members of the Committee approve the thesis of Robert
A. Turcotte and Anita L. Wahl presented May 12, 1972.

Martha N. Ozawa, Chairman

Quentin D. Clarkeson

Marjorie H. Smith

APPROVED:

Gordon Hearn, Dean of School of Social Work

David T. Clark, Dean of Graduate Studies

May 15, 1972

ACKNOWLEDGMENTS

Sincere appreciation is extended to the many individuals who assisted the writers in the preparation of this thesis.

We wish to express our thanks to the staff of the Multomah County Public Welfare Agency and especially to Mrs. P. Manion, Mr. K. Bond, Mr. J. Burch, Mrs. G. Derby, Mrs. B. Roth, and Mr. L. Thornton whose efforts enabled us to gather data for this thesis.

We are particularly grateful to Dr. Quentin D. Clarkeson and Mrs. Marjorie H. Smith, Thesis Committee Members, who have spent considerable time guiding us through completion of the thesis.

Special acknowledgment and thanks is extended to Dr. Martha N. Ozawa, Thesis Chairman, without whose advice and encouragement we would not have undertaken this project. We are also indebted to Dr. Ozawa for her untiring commitment to this group and for her unwavering standards of excellence.

Finally, our special thanks to our spouses whose encouragement and patience enabled us to undertake and complete the thesis..

TABLE OF CONTENTS

	PAGE
ACKNOWLEDGMENTS	iii
LIST OF TABLES	viii
CHAPTER	
I INTRODUCTION	1
General Statement of the Problem	1
Eligibility Requirements - A Historical Perspective	4
Historical Development of the Present Welfare System	4
Eligibility Requirements: A Brief Historical Perspective	9
Public Assistance: A Legal Right	17
Present Eligibility Requirements: State of Oregon	19
Residence	19
Standards and Needs	19
Resources	19
Relative Responsibility	20
Old Age Assistance	21
Aid to the Blind	21
Aid to the Disabled	22
Aid to Dependent Children	22
Emergency Assistance	22
General Assistance	23
Those Denied: A Crisis Situation	24

	PAGE
Available Resources	25
Purpose of this Study	27
Available Resources	27
Public Welfare as a Resource	28
II RELATED RESEARCH	30
Introduction	30
Characteristics of Those Poor Who Received Public Assistance Compared to Those Who Don't	31
The Effectiveness of Eligibility Requirements in Directing Assistance to Where it is Most Needed	33
The Extent to Which Public Welfare Reduces Dependency	36
The Effect of Denial of Public Assistance in Improving Family Life	38
Summary	40
III METHODOLOGY	42
Introduction	42
Population	42
Sample	44
Collection and Organization of Data	44
Source of Questions	45
Pretests and Precautions	52
Statistical Design	54

	PAGE
Descriptive Statistics	54
Chi Square Testing	55
Independent and Dependent Variables for Chi Square Testing	55
IV DATA ANALYSIS AND INTERPRETATION OF FINDINGS	58
Introduction	58
Characteristics of Our Sample	59
Internal Resources	63
External Resources	67
Public Welfare as a Resource	68
Introduction	68
Public Welfare as a Material Resource	69
Public Welfare as an External Resource	71
Effects of Being Denied Public Assistance	75
Public Welfare as Perpetuating a Crisis Situation	80
Conclusion	81
V CONCLUSIONS	83
Introduction	83
Conclusions	84
Discussion	86
Implications of Further Study	87
BIBLIOGRAPHY	89
APPENDIX	93

	PAGE
Appendix A Introductory Letter	93
Appendix B Questionnaire	94
Appendix C Coding Sheet	97

LIST OF TABLES

TABLE		PAGE
I	Marital Status	60
II	Number of Children of Applicants	60
III	Living Arrangements	61
IV	Mobility of Denied Applicants	61
V	Reasons for Being Unemployed	62
VI	Age of Applicants	62
VII	Education of Applicants	63
VIII	Respondents Seeking Help Elsewhere	67
IX	Where Respondents Went For Help After Denial	68
X	Programs for Which Those Denied Applied	70
XI	Perceived Reasons for Denial	70
XII	Viewing Public Welfare as a Source of Last Resort According to Programs for Which Those Denied Applied	72
XIII	Relationship Between Seeking Help Elsewhere and Intake Referrals	74
XIV	Procedure Followed by Those Who Later Became Eligible	76
XV	Primary Means By Which Those Who Did Not Later Become Eligible Sought to Deal With Their Financial Problem	77

TABLE		PAGE
XVI	Personal Resources Utilized After Denial	79
XVII	Relationship Between View of Life Situation After Denial and Coming to Agency as a Last Resort	80

CHAPTER I

INTRODUCTION

I. GENERAL STATEMENT OF THE PROBLEM

For the past decade the eyes of this country have been focused on the poor and on the welfare recipient. Through such books as Michael Harrington's The Other America, the nation was shocked into a realization that poverty does exist, and to a greater extent than in the already acknowledged poverty pockets. In the 1960's the War on Poverty was waged, hoping to right the wrongs, and to redistribute the American affluence in a manner more coherent with the American credo of equal opportunity for all.

With this new emphasis on poverty, it became apparent that the nature of poverty has changed. What we have today is what has been called the "new poor," who constitute 13 percent of the population, or 25 million people (Improving the Public Welfare System, 1970). In contrast to the older concept of poverty centered on lack of income, the new concept sees poverty as ". . . a complex set of circumstances, which cause and in turn reinforce each other, combining to throw the unlucky individual into idleness, dependency, and eventually into

apathy and social deterioration" (Hilliard, 1965, p. 267). The Research and Policy Committee of the Committee for Economic Development attributes the poverty to disabilities over which the poor have no control but which hinder them from finding gainful employment (Improving the Public Welfare System, 1970). Cohen emphasizes the "sense of powerlessness" found in the poverty group, further diminishing their coping ability (Cohen, 1965).

In spite of the fact that the poverty group constitutes such a large segment of disadvantaged people, public assistance provides financial assistance for only 40 percent of the poor population. The rest, due to the present system of categorical assistance, must find other ways to cope with their poverty situation (Research & Policy Committee of the Committee for Economic Development, 1970). As students of welfare policy, we became concerned with the population which, due to its deprivation, saw a need to go to public welfare for assistance. However, because they did not fit into any of the categories of eligibility, these people were denied financial assistance.

Public Welfare, according to a booklet distributed by the Public Welfare Division of Oregon, is

. . . a program established by law so that society can provide for those who cannot get along by their own efforts alone: to aid the children, the old, the blind and the disabled toward greater self-care and self-support, to reduce dependency wherever possible and to strengthen family life (Public Welfare Division, 1969).

However, some who cannot get along by their own efforts, such as single people and childless couples are not eligible, and it is also

questionable as to how other eligibility requirements reduce dependency and strengthen family life (Bell, 1968).

In studying eligibility requirements one becomes aware of how thin the line between eligibility and ineligibility is. Senator Henry M. Jackson at the 1953 hearings of the Permanent Subcommittee on Investigations, referred to his experience as a home worker in the following manner:

Well, for five months I was a home visitor for the welfare department and I do not know much about it, but I do know that you cannot tell from looking at a file whether they (ADC families) are eligible . . . . For example, let us take a typical case, where people are living on a little farm, a stump ranch, we will say, out in our state. They may have a cow or two. When the cow goes dry, they are eligible. When the cow is fresh, they are ineligible (Bell, 1968, p. 60).

This statement aptly portrays the critical line between those eligible and those denied public assistance. The "cow" is a meager resource when it is the only one, and at that not dependable.

The question then arises as to what does become of those who do not qualify for public assistance. What resources do they have available and are they able to use to assist them in their crisis situation? In spite of the crucial nature of this question in terms of human welfare, very little research has been done in this area (Bell, 1968). It is the purpose of this study to explore the coping patterns of those denied public assistance and to describe the resources available and used by those denied. For the purposes of this study, a random sample will be drawn from all those denied public assistance during 1970

at Multnomah County Public Welfare. Due to the fact that Multnomah County also has the Model Cities branch, which serves the largest percentage of Negro population in the area, this study will have a racial bias.

In analysing the background to this research, we will first trace briefly the historical development of the present public welfare system including the development of eligibility requirements. This will be followed by a discussion of the legal right to public assistance. Present eligibility requirements will be briefly outlined, and an analysis of the crisis situation of those denied will be given, emphasizing the availability and effectiveness of resources, and questioning public assistance as a resource. A statement regarding the purpose of this study will follow. In the following chapters related research will be reviewed, the research design described, and analysis of the data will be given, and finally conclusions will be drawn and recommendations will be made. We hope, through this research project, to add to the understanding concerning the poverty population, and the effect of public assistance eligibility requirements on those denied.

II. ELIGIBILITY REQUIREMENTS - A HISTORICAL PERSPECTIVE

Historical Development of the Present Welfare System

Our present-day public welfare programs trace their beginning

to basically two sources, the Elizabethan Poor Law of 1598 and the developments that resulted from the Great Depression, during the years 1930-1935 (MacIntyre, 1964). The Elizabethan Poor Laws established the philosophy of public responsibility for the welfare of the poor, a philosophy and practice which was accepted by the American colonies almost fully. The developments of the Great Depression era extended and modified these laws to very much their present form. We shall first of all discuss the basic principles contained in the Elizabethan Poor Laws which influenced our welfare system, and then shall discuss the development of the American welfare system since the turn of the century.

There are basically six principles established by the Elizabethan Poor Laws that were adopted by the American colonies (MacIntyre, 1964, p. 9). The first was the principle that the local government was responsible for the welfare of its citizens. Secondly, the administration of assistance was a matter of local concern, undertaken by overseers of the poor. Thirdly, the funds for financial assistance were to come from local taxation. Fourthly, the laws distinguished between those who were able-bodied (who were to be set to work) and those who were not and therefore eligible for assistance. Fifthly, the principle of relative responsibility was established. And finally, the principle of settlement or residency was maintained, providing for the removal of unsettled poor. Generally, then, the emphasis was on local

programs to assist the deserving few settled in a specific geographic area.

During the late nineteenth century, with the prolific growth of private agencies, the programs for the poor began changing character. These agencies were finally organized under Charity Organization Societies (C. O. S.). An important aspect of the C. O. S. movement was the stress placed on individual investigation of need among the poor, differentiating between the "worthy" and "unworthy" poor (MacIntyre, 1964). Strong emphasis was placed on "character building" as an integral part of their welfare programs.

Then, during the early part of the 20th century, a minority of states began to adopt welfare programs, focusing on "categorical" programs for widows, the aged, the blind, and veterans (Leyendecker, 1955, p. 54). In 1903 Illinois was the first state to develop a program for financial aid to the needy blind. In 1911 the first "mother's aid" program was passed in Jackson County, Illinois. In 1923 Montana passed the first old-age assistance law to survive the challenge of constitutionality. Many of the other states, however, were hindered by state constitutions which prohibited state involvement in assistance to individuals (Leyendecker, 1955, p. 55).

The practice of categorical assistance was a radical departure from the traditional methods of relief giving. Previously aid was individualized on the basis of "worthiness" and "need," with the

"means test" being a very dominant characteristic. Indeed, assistance given according to worthiness and need remained the case with the majority of the states until the 1930's.

With the onset of the Great Depression of 1929-1939, the nation became very much a nation of unemployed citizens. Suddenly the traditional means of giving relief could not begin to meet the requests for help (Leyendecker, 1955, p. 57). In most places the poor-relief authorities found themselves ill-equipped financially and organizationally to cope with such massive needs. In spite of this, President Hoover was convinced that Americans would, through voluntary effort, fulfill the needs of its citizens. He strongly resisted what he called federal "dole" and maintained that where public money was necessary, the state and local governments should step in, but not the federal government (Leyendecker, 1955, p. 61).

It was New York State, under Governor Roosevelt, that enacted the first relatively long-range plan for state financial assistance to local governments to relieve unemployment. This plan set the precedence in such areas as standards of assistance, definition of eligibility, nondiscrimination with respect to political affiliation, creed, race, or lack of citizenship; work relief for the able-bodied; the employment of trained social service personnel; accurate and prompt reports on expenditures, case loads, and so on. (Leyendecker, 1955, p. 67). By 1932 most of the states had followed New York's example.

Finally, in 1932 President Hoover relented his position of non-involvement at the federal level and signed the Emergency Relief and Reconstruction Act to provide loans for public works. In 1932 Roosevelt became president, and along with him came the "New Deal." The New Deal legislation proved to be of inestimable value in relieving the acute distress of poverty and unemployment. One of its programs, the Federal Emergency Relief Act passed in 1933, gave emergency relief to 18 million people. However, many others were denied due to inadequate funds.

In spite of the dire need manifested during the depression, emphasis remained on the provision of work rather than direct relief. The Congress, in 1935, passed the Emergency Relief Appropriation Act which provided between four and five billion dollars to be used to increase employment through public work projects (Leyendecker, 1955).

The Social Security Act was also passed in 1935 (Leyendecker, 1955, p. 80). Its major provisions were in the areas of public assistance, social insurance and children's services. The Social Security Act assisted the development of categorical aid by providing for grants-in-aid on a matching fund basis to states with approved plans for old age assistance, aid to the blind, aid to dependent children, and as of 1950, aid to the totally and permanently disabled. This program was

under the Federal Security Agency which, in 1953, became the Department of Health, Education, and Welfare.

The next major step in the nation's welfare system remains yet to be taken. Much study and many recommendations have been made for increased involvement of the federal government in the provision of financial assistance to the growing poor population. The most notable recent developments lie in the area of guaranteed income (Ozawa, 1971). It is becoming more and more obvious that the state cannot meet the needs of the increasing number of needy individuals. Oregon exemplifies this in that only 80 percent of the stated minimum need for living is granted to welfare recipients at the present time. Hopefully, through a stronger federal program, fewer people in the poverty group will remain ineligible for public assistance.

Eligibility Requirements: A Brief Historical Perspective

Residence Requirements. Our present-day residence requirements find their beginnings in the settlement requirements of the Elizabethan Poor Laws. The settlement requirements stipulated which poor were considered to have settlement in the area and allowed for the removal of the unsettled poor. It was an arbitrary restriction aimed at preventing a migration of poor into any area just to receive public assistance. In colonial America, which adhered strongly to the principle of local responsibility for the care of the needy, attempt

to prevent dependents on public assistance led to elaborate settlement laws. As a general rule settlement could only be gained after residing in the area 5-10 years, during which the person had to have been self-supporting. Secondly, children obtained settlement from the same region as their parents, and wives from that of their husbands. Thirdly, if a dependent was receiving relief elsewhere, a man could gain a new settlement. At any time a newcomer could be given a "warning out," as "undesirable" (Leyendecker, 1955, pp. 33-34).

In the twentieth century residence requirements were completely eliminated in the Social Security Act. The Act does, however, limit the residence requirements individual states are allowed to make. For example, in ADC no residence requirement is allowed that excludes a child or mother of a child who has resided in the state for one year immediately preceding application for aid from receiving assistance (Leyendecker, 1955, p. 87).

Rhode Island was the first state to completely eliminate settlement in 1946. New York followed, as have a number of other states. Some have entered into an agreement with other states to provide assistance for persons who do not meet the residence requirements. In 1969 the State of Oregon eliminated its residence requirements.

Standards and Needs. The history of determining need and establishing standards has been dependent not only upon actual conditions of want and the financial resources of the state but also upon society's

attitude toward poverty (Leyendecker, 1953, p. 139). During the seventeenth and eighteenth centuries the prevailing attitude toward the poor was that they were almost a different breed than the non-poor. This attitude revealed itself in the term "less eligible" meaning "less desirable." According to the British poor law reform of 1834,

. . . no one should receive material assistance from the state if by that assistance his situation became more favorable than that of the poorest person who was maintaining himself through his own efforts (Leyendecker, 1953, p. 146).

No reference was made, however, to what a reasonable standard of living might be. Since receiving public assistance was so oppressive, many genuinely needy people did not seek assistance, thus lowering the standards.

Another outgrowth of the reform act of 1834 was the "workhouse test," a policy based on the theory that the only reliable test of genuine need was willingness to enter the workhouse. In the act outdoor relief had been prohibited and all needy people were put in workhouses, where families were divided, personal privacy lost, and liberty given up. When the economic conditions were bad and there were more needy people, the test was relaxed due to limited space in the workhouse. When outdoor relief was given, it was based roughly on what it would cost to maintain the poor in the workhouse.

One of the first attempts at establishing a reasonable standard of need occurred in the end of the eighteenth century. Grants to

supplement inadequate wages were given, adjusted according to the price of bread. This, however, led to economic disaster. The problem of determining standards has remained with us in the twentieth century. In 1947 the U. S. Bureau of Labor Statistics worked out the first minimum standard of nutrition, housing, clothing, health, etc. In 1949, the American Public Welfare Association issued its first report on assistance standards, basing assistance on the cost of a minimum standard of living (Leyendecker, 1953, pp. 167-175).

Resources. Employability has always been the most prominent resource in determining eligibility. The Elizabethan Poor Laws of 1598 emphasized such restrictions as no assistance for the able-bodied poor. Those employable were placed in a workhouse or house of correction. In early America, the employable poor were "auctioned off" to householders, or placed in poorhouses. The local overseers were to provide employment for those who could work but in many cases did not.

During the Depression employability continued to be considered a resource as those employable were sent to work in public works. Today the unemployed employable continue to be denied assistance. Even the present administration's proposals aimed at liberalizing the public assistance programs exclude such groups as single people and childless couples, who would only qualify through old age or

incapacitation. Yet according to the Research and Policy Committee of the Committee for Economic Development ". . . this group is no less poor or any less in need than any other group now included in existing federal categories; indeed, the highest unemployment rates are those for single people" (Research & Policy Committee of the Committee for Economic Development, 1970, p. 38).

Policies regarding other resources have definitely liberalized during the twentieth century. According to Leyendecker, during the Great Depression ". . . many genuinely needy people were denied assistance because they had equity in their home. To become eligible for help they were obliged to liquidate their holdings - in a greatly deflated market" (Leyendecker, 1955, p. 59). In present-day policies most states allow those receiving assistance to maintain their own homes, automobiles, and so on.

The Social Security Act defined resources as

. . . anything possessed by the needy person that represents income or its equivalent, actually at hand or immediately available. Thus, it may mean earnings, property, savings of various kinds, help from relatives or friends - almost anything which might be given monetary value (Leyendecker, 1955, p. 193).

The actual amounts of earnings etc. was to be determined by the states. This definition is still in effect today.

Relative Responsibility. Relative responsibility as we know it was first established in the Poor Law Act of 1598 that stated ". . . the

parents or children of every poor and impotent person, being of sufficient ability, shall at their own charges relieve and maintain every such poor person" (MacIntyre, 1964, p. 8). In 1601 this duty was extended to grandparents as well. This principle was incorporated into colonial poor relief legislation and still flourishes in most of the states. It is interesting to note that the stronghold of the "support laws" is in the North-eastern and North Central States, which were most influenced by the strong traditions of New England. Many of the Southern and Western States (often poorer states) do not have such requirements (Leyendecker, 1955, p. 216).

The Social Security Act makes no reference to relatives as a resource. And, inspite of the fact that relatives are still considered a resource by most states, individual states differ as to the degree of relationship, the location of relatives and the determination of "sufficient ability."

Aid to the Blind. The first category of people to be singled out in any of the states for special relief were the needy blind, as early as 1840. There was considerable resistance to categorical assistance and progress was slow. Illinois adopted a special program for the blind in 1903. By 1934 only twenty-four states had special categorical assistance for the needy blind. In 1935 the federal government became involved and granted aid to states for public assistance

programs for the blind. At present every state has an Aid to the Blind program (MacIntyre, 1964, p. 19).

Aid to Dependent Children. ADC had its beginnings in the mothers allowance programs also known as "mother's aid" and "widow's pensions" adopted in Missouri and Illinois in 1911. In 1915 New York followed suit with the passing of the Child Welfare Act. Non-poor Law agencies such as juvenile courts or child welfare boards were used to administer these programs, giving it separate, preferential status outside of the Poor Law Administration (MacIntyre, 1964, p. 13). By 1935 a number of states were involved in mother's aid programs and in 1935 the Social Security Act authorized federal grants to aid states offering assistance to mothers with dependent children. In 1961 and 1962 the Social Security Act was amended making changes in the ADC program. This amendment made possible for a fourteen month period only, federal grant-in-aid to the following ADC cases: "(1) the parents were unemployed or (2) children had been removed, by court order, from unsuitable homes and placed in foster homes" (MacIntyre, 1964, p. 19). The temporary provision to unemployed parent families was extended to 1967. The foster-care provisions were made permanent and provisions were authorized for a two-year period for ADC children in child-care institutions. Due to these changes, the ADC program was renamed "Aid to Families

with Dependent Children" or "AFDC." The State of Oregon has maintained the original name.

Old Age Assistance. The needy aged were the third group of people to be categorized for special assistance. The first state to pass Old Age Assistance legislation was Montana in 1923. In 1931 the Security Against Old Age Want Act was passed, setting up a state-wide old age assistance program in New York. By 1934, twenty-eight states had some kind of OAA program. However, in some of these states the OAA programs were not state-wide. Due to constitutional and fiscal reasons some state OAA programs were optional, effecting only a few localities. In 1935 the Social Security Act demanded that OAA be state administered or state supervised in order for the state to receive federal help. Presently every state has an OAA program and is receiving federal grants-in-aid for such program.

Aid to the Disabled. The fourth category to be authorized by the federal government for federal aid was Aid to the Permanently and Totally Disabled, in 1950. In 1964, every state except Nevada had approved AD programs.

General Assistance. GA is what is left today of the old poor relief programs. It is designed to give assistance to those who do not qualify for other forms of assistance, and is not provided with federal grants-in-aid. As federal categories covered more and more

groups of needy people, general assistance narrowed in scope. States vary in their policies regarding GA, from local administered and full local financing (as in South Dakota and Nebraska), to local administration and state financing (Pennsylvania), and from total state administration and financing (Alaska) to state/local financing with local administration supervised by the state (New York and New Jersey) (MacIntyre, 1964, p. 43). Policies regarding who is eligible for GA also vary considerably, especially regarding granting aid to needy families headed by employables. New York and Pennsylvania, as of 1964, give fairly generous grants to unemployed families, while others seldom give relief to such families (MacIntyre, 1964, p. 43).

Public Assistance: A Legal Right

The laws established by the Social Security Act and the Universal Declaration on Human Rights adopted by the General Assembly of the United Nations in 1948 both declare the right of everyone to an adequate standard of living. The Universal Declaration on Human Rights establishes the following principles:

Article 22: Everyone as a member of society, has the right to social security . . .

Article 23: Everyone has the right . . . to just and favorable conditions of work and to protect against unemployment. Everyone who works has the right to just and favourable remuneration insuring for himself and his family an existence worthy of human dignity, and supplemented, if possible, by other means of social protection

Article 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and of his

family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or lack of livelihood in circumstances beyond his control (United Nations, 1949).

The Social Security Act spells out the responsibility of the government of United States to see that these human rights are augmented. That is, it is the responsibility of the government to provide for the fulfillment of these rights where needed. Involved in this is of-course establishing when assistance is needed. According to legal interpretation of the Social Security Act,

. . . the idea of entitlement is simply that when individuals have insufficient resources to live under conditions of health and decency, society has obligations to provide support, and the individual is entitled to that support as of right. To a greatest degree possible public welfare should rest upon a comprehensive concept of actual need spelled out in objectively defined eligibility that assures a maximum degree of security and independence. The concept of equal treatment also inheres in entitlement, and argues against basing eligibility on special statuses, such as maternity (Reich, 1965, p. 1256).

So, we find that many people are denied their legal rights by being denied assistance on grounds other than need. Cloward and Piven speak very strongly regarding this by stating:

. . . public welfare systems try to keep their budgets down and their rolls low by failing to inform people of the rights available to them; by intimating and shaming them to the degree that they are reluctant either to apply or to press claims, and by arbitrarily denying benefits to those who are eligible (Cloward and Piven, 1969, p. 246).

What we are dealing with then, is a population which, even though

genuinely in need, has been denied its right to assistance in establishing a decent living.

III. PRESENT ELIGIBILITY REQUIREMENTS: STATE OF OREGON

Residence

Two years ago Oregon abolished their one year residency requirements for all public assistance programs. However, the individual or family requesting assistance must be living in Oregon and planning to remain, except in the case of some short-term emergencies (Chapter 468, Oregon Laws, 1969, HB 1887).

Standards and Needs

In order to be eligible for public assistance, an otherwise eligible person must have insufficient income and resources to meet the established standards. The amount of need is computed as the difference between the applicants requirements as established by the State Public Welfare Commission and his available income and resources which are not excluded from consideration in determining eligibility (Oregon State pamphlet SPW-492 Rev. 6/68).

Resources

The objective of establishing the availability of resources is that only those persons who lack sufficient resources of their own will

receive public assistance. Resources excluded from consideration in establishing eligibility are property used as a home, furnishings and equipment for the home, one motor vehicle in operating condition, cash and/or negotiable assets not to exceed \$500 for a single recipient and \$1000 for a family in OAA, AD, AB, and ADC. Eligibility for General Assistance permits no cash reserve. A maximum of \$1,000 in fixed assets such as interest in real property not used as a home, a second automobile, tools, farm equipment, livestock, boats and machinery is permitted. Life insurance with a cash value up to \$1,000 is permitted for each family member. Finally, burial plots are permitted.

Intangible resources, such as employment potential, are also considered. Those with no realistic possibility of employment due to lack of skills or experience are expected to involve themselves in a variety of training programs. The family is also considered a resource, i. e. child care for a working mother, moral strength and support, and/or financial assistance for at least part of the need. This latter resource is explored through legal requirements of the Relative's Support Act (Oregon, PAM 9007A, 1970).

Relative Responsibility

Legally responsible relatives are: parent(s), spouse, and grown children. In the case of ADC grants, relatives of adults are

not required to contribute since the grant is for the benefit of the children rather than the adult taking care of them. When an application for assistance is made, the legally responsible adults, unless they are in mental or penal institutions, or receiving public assistance themselves, are notified. The relatives must then submit financial statements to determine their ability to contribute to the support of the applicant or recipient (Oregon, PAM 9007A, 1970).

Old Age Assistance

Old Age Assistance is granted to needy aged persons over the age of 65. A basic maintenance grant is given, plus provision for special requirements such as part-time household help. Provision can also be made for special care in nursing homes, adult foster homes, or homes for the aged (Oregon, PAM 9007A, 1970).

Aid to the Blind

The recipient must be blind to the degree defined by law, which must be verified by medical certification. His minimum needs are considered not less than \$110 a month, not including medical, surgical and hospital care. He is allowed to keep the first \$85. he earns plus half of earnings above \$85. He is not allowed to solicit funds publicly due to his blindness.

Aid to the Disabled

The recipient to AD must be at least 18 years of age, and must be disabled as verified by medical and social findings. His disability must be such that he is prevented from engaging in useful occupations within his competence (Oregon PAM 9007A, 1970).

Aid to Dependent Children

This program is designed to provide funds for the care of children, when they are in need due to the death, continued absence, incapacity, or unemployment of a parent. Eligible children must be under 18 years of age, or under 21 and attending school or vocational training. The child must live with parents, or relatives, or in a certified foster home or institution. When one parent is absent, the remaining relative must cooperate in an effort to locate the parent and obtain support for the child. When eligibility is based on unemployment, the father or stepfather must have been without full-time employment for at least 30 days, and he must maintain active registration for work with the State Employment Service. If he refused available employment or job training without good cause, he is ineligible (Oregon, PAM 9007A, 1970).

Emergency Assistance

Emergency Assistance is to provide short-term temporary help to needy families with children that do not qualify for ADC.

Assistance for only 30 consecutive days in any 12 month period can be granted. The family must have at least one child under 21 who is living with relatives or has been within six months prior to application for assistance. In order to be eligible, the family must have an emergent need that threatens one or more children with destitution or homelessness. This emergency may be due to any cause, except the family's refusal, without good reason, to accept employment or job training (Oregon, PAM 9007A, 1970).

General Assistance

General Assistance is given to persons in need due to illness, unemployment, etc. who are not eligible for other programs or when eligibility for other types of assistance is uncertain. In order to determine need, all income and resources except for a home, and personal property needed to follow an occupation, are considered. Childless families, single women under 50 and single men 18 or over are not usually eligible for assistance if they are considered employable. Employable heads of families are expected to take any available work they can do.

In spite of the fact that General Assistance is designed to be kind of a catch-all, it is obvious that there are those who cannot qualify. There is a wide gap between being employable and finding and holding employment.

IV. THOSE DENIED: A CRISIS SITUATION

Glasser & Glasser define a crisis as that which occurs ". . . when some stressor or event produces stress or disequilibrium for the unit under discussion" (Glasser & Glasser, 1970, p. 6). In the family situation, the source of the crisis may be from outside the family, such as a war, a flood and so on. It may also have its source within the family, such as a desertion by a parent, a death in the family. Finally, the source of the crisis may be some problem defined as such by the community, such as delinquency, mental illness, a divorce, and so on. Often a crisis finds its source in a combination of these events. And, what may be a crisis for one family, such as a pregnancy, may not be a crisis for another. According to Hill, what determines whether a situation is a crisis or not depends on the following criteria:

(1) the hardships of the situation or event itself; (2) the resources of the family: its role structure, flexibility and previous history with crisis; and (3) the definition the family makes of the event; that is, whether members treat the event as if it were or as if it were not a threat to their status, goals and objectives (Waller and Hill, 1951, p. 459).

No group of people are as vulnerable to crisis-provoking situations as are the poor. Parad writes:

The lower-class family not only is restricted in income, but in health, energy, space, and ideas for coping with crisis - owing to its hand-to-mouth existence, it lacks defense in depth (Parad, 1966, p. 41).

Cohen, in speaking about the powerlessness among the poor, is saying that when a crisis occurs they seem unable to cope with it. One known method of coping with their crisis is to seek financial assistance from public welfare. If they do not meet the eligibility requirements specified in the previous section, it is a question as to what they do then. This, of-course would depend on what resources those denied have available to cope with their problem.

Available Resources

Available resources can be divided into three categories, which we term, for descriptive purposes, material, internal and external. Material resources include food, clothing, money, and housing. Internal resources are the strengths those denied may have psychologically, physically and socially due to their age, family composition, education, availability of friends and so on. External resources are those external to the individual and external to his primary group relationships. Included in this latter category would be involvement with other helping agencies or organizations and employment. Although resources naturally vary with each individual there are some that can be isolated as being available or not available to those denied public assistance.

As has been mentioned, the poor seem to lack psychological strength in dealing with their problems. Winifred Bell emphasizes:

Poor people are, in fact, exceedingly vulnerable to every manner of change: in the surrounding community, their own personal lives, the lives of their families, the health of their children, a shift in bus fares, accidents, and birth and death themselves (Bell, 1968, p. 65).

External resources in the form of social agencies are often unavailable to the poor because they are not known, or the services available do not meet the needs of those seeking help. Cohen speaks of the "dualism between catering to the body and catering to the soul" with the voluntary agencies dealing with social, ego, and self-fulfillment needs and the public agencies dealing with the physiological needs of food, clothing and shelter (Cohen, 1965, p. 234). The poor are left to find their own way through the maze of specialized services, and come out ahead.

Concerning this, the question arises as to whether public assistance is a resource to those in need. Obviously it is considered as such or they would not apply for public assistance. The next question is whether public assistance is a resource of last resort, and if no help is given at the time of application whether or not the crisis situation is compounded. Related to this issue is the possibility that public welfare could indeed be a resource if, at the time of denial, the intake worker referred the denied applicant to another source of help. This would be helpful if the referral was appropriate to the needs of the client, and if the client actually did use the referred resource.

V. PURPOSE OF THIS STUDY

The purpose of this study is to explore the coping patterns of those denied public assistance in Multnomah County during 1970.

Our aim is to gain a clearer understanding of the resources available and used by those denied to assist them in their situation. An attempt will be made to determine the degree to which those denied were in a crisis situation at the time of application and whether denial perpetuated a crisis situation.

In the following paragraphs are outlined our specific objectives.

Available Resources

1. We wish to determine the internal resources those denied have available and use. By internal resources we mean the strengths and weaknesses they may have psychologically, physically, and socially due to their age, family composition, education, friends and so on.

- a. This we hope to determine by looking at such demographic data as marital status, age, family composition, years of residency, and so on.
- b. We want to find out what informal resources they have through friends and relatives. In other words, we want to find out how isolated they may be.

- c. Finally, we want to consider employment as a resource and so attempt will be made to determine employability.

2. We will attempt to determine what external resources are available and used by those denied public assistance. By external we mean those resources external to the individual and external to his primary group relationships.

- a. We shall look at the effort those denied made to seek help from another source other than public welfare.
- b. We want to know the sources from which they sought help.
- c. We shall try to determine whether those denied received helpful assistance from any of the above sources.

Public Welfare as a Resource

1. Attempt will be made to determine the extent to which public welfare is a material resource.

2. Secondly, we wish to determine to what extent public welfare is an external resource.

- a. That is, to what extent do the perspective clients consider welfare as an institution from which they can receive needed assistance.

- b. Also, we wish to determine whether the intake workers at welfare referred denied applicants to another source of help.

3. Then we wish to briefly look into some of the psychological, social and physical effects of being denied public assistance. That is, did denial perpetuate a crisis situation.

- a. We want to know if circumstances were changed or whether those denied changed their situation so as to become eligible.
- b. We wish to determine whether those denied attempted to solve their problem in other less desirable ways.
- c. We want to determine whether welfare was a resource of last resort.
- d. We wish to determine whether those denied viewed their life situation as better, the same, or worse after denial.

By exploring the resources people have and use after being denied public assistance, this study will attempt to describe the situation of those denied. Through greater understanding of the situation of those denied public assistance, hopefully new methods of service will be augmented, more appropriate referrals be made, and financial assistance be extended, working toward the goal of diminishing dependency and encouraging individual initiative and self-fulfillment.

CHAPTER II

RELATED RESEARCH

I. INTRODUCTION

Very little research has been done on the degree to which public assistance policies effectively reach their goal of providing for those in need and also reducing dependency. Almost all research in this area has focused on the ADC (AFDC) program, perhaps because it is the most controversial program. To the best of our knowledge, our study is one of the first to look at the coping patterns of those denied, regardless of category. Consequently, it is difficult to substantiate some of our ideas with previous work done and so our project has become very much exploratory, hopefully paving the way for more detailed investigations.

Basically, the research related to eligibility policies significant to our present study has directed itself to four major problems:

(1) How do the characteristics of the poor who receive public assistance differ from those who don't receive assistance.

(2) Are eligibility requirements effective in directing assistance to where it is most needed?

(3) Do public assistance programs help reduce dependency?

(4) Can denial of public assistance for "moral" reasons improve family life?

In this chapter, we wish to review the research directed to these four points and consider the significance of their findings to our present study.

II. CHARACTERISTICS OF THOSE POOR WHO RECEIVE PUBLIC ASSISTANCE COMPARED TO THOSE WHO DON'T

Sydney Bernard, in a study conducted in 1964, found that the basic difference between welfare applicants and nonapplicants in a homogeneous low-income neighborhood was that the nonapplicants had more financial resources available to them than the applicants (Bernard, 1964). These findings were substantiated in another study undertaken in Baltimore in 1966 designed as a longitudinal investigation comparing AFDC applicants, 335 who were accepted for assistance and 302 who were rejected assistance. The findings revealed that

. . . the accepted AFDC applicants are in very desperate financial straits displaying the multi-problem syndrom often associated with extreme poverty; the rejected or denied applicants are in a somewhat less desperate situation and appear to be a little better able to cope with it themselves (Schiller, Levinson and Levine, 1966, p. 2).

From their findings the authors of that study conclude that

Youth and immaturity, poor education, the nature of the opportunity as it is related to race, and poor health all tend to make one more welfare-prone. Whether one is given or denied financial assistance appears to be more of a function of degree of current need. Although the vast majority of these women have been employed at one time or another, it is the pattern and nature of employment as related to material needs which

determines current eligibility (Schiller, Levinson and Levine, 1966, p. 6).

In 1964 a study was conducted, designed ". . . to relate certain social and psychological characteristics of low-income persons to their knowledge of where to get public assistance" (Moles, Hess, and Fascione, 1968, p. 8). The study found that (1) those with more education and more awareness of human service agencies were those most likely to know where to go for financial assistance; (2) the most needy families were most knowledgeable about where to go for help; (3) younger persons tended to be better informed about public assistance as did those who lived in areas of high dependency. The findings seem to indicate that "although the effects of education are primarily at the cognitive level of increasing a person's information, economic need probably acts as a driving force to make a person seek out information on economic resources" (Moles, Hess, and Fascione, 1968, p. 12).

In summary, the research indicates that those who receive assistance have fewer resources, due to their financial situation, their age, their lack of education, and their limited employability than those who do not receive assistance. It seems that those who feel that they most likely will at some time need public assistance, seek out information about it. It is viewed as a resource to be used when they can no longer cope with their situation. Those denied

appear to be able to manage a little better than those who are not. Our study will attempt to determine if indeed their capability to cope is sufficient to provide them with a decent living.

III. THE EFFECTIVENESS OF ELIGIBILITY REQUIREMENTS IN DIRECTING ASSISTANCE TO WHERE IT IS MOST NEEDED

One of the tragedies of our present welfare system is the fact that many needy people are denied assistance for reasons other than their financial condition. The federal government in 1963 conducted a survey based on a national sample of 5500 families whose ADC benefits had been terminated. The findings showed that 34 percent of these cases were officially in need of income at the point of closing. The major reason for termination given in local department records was "other reasons." These "other reasons" turned out to be "unsuitable home" (i. e. , the presence of illegitimate children), "failure to comply with regulations" or "refusal to take legal action against putative father" (Cloward and Piven, 1969, pp. 249-500). Obviously, determining where the need was greatest was not the first consideration with the policy makers involved.

Related to the above survey, H. E. W. recently carried out a research project to consider the substantial variations among the states in their interpretations of the federal law regarding eligibility for AFDC. They wished to determine (1) what the effects of these

variations are for the well-being of families who subsisted largely or entirely on AFDC and (2) whether or not their degree of material deprivation depends upon the eligibility policies of the area in which they happen to live.

The research found that

. . . in a number of places deprivation among ineligibles was greater than it was among active recipients. This was found not only in the southern states where payments are lowest and deprivation highest to begin with, but also in two northern cities - Chicago and Rochester (Goodman, 1969, xiv).

The findings also show that

. . . among the most deprived tenth of the sample the ineligibles and former recipients were even worse off than the active recipients in the more restrictive states, whereas in the more lenient states it was the other way around. To this extent, at least, the data contradicts the assumption that stringent eligibility requirements necessarily serve to screen out the less needy (Goodman, 1969, p. xiv).

In summary, the above research found that "deprivation is very much dependent on size of grant (for those receiving assistance) and secondarily on restrictiveness of eligibility requirements; . . . and that grant size seems to have a profound effect over and above that of the individuals own potential and resources" (Goodman, 1969, p. 46). Upward mobility potential, measured by occupational experience, literacy, and educational level does have a strong influence on the respondent's current level of deprivation.

The above research emphasizes to us the importance of investigating what resources those denied have to use in pulling themselves

out of their deprivation. It reaffirms the fact that many of those denied are still in great need. The ability they have to cope with their situation is influenced by their internal resources, which Goodman describes as their mobility potential. This includes such things as occupational experience, educational level and so on. The findings imply that to many needy people public assistance is not a resource, a point that we wish to explore further in our present study.

Oliver Moles arrived at some interesting conclusions as a result of a study he did in 1963 investigating why some low-income families apply for and obtain AFDC and others do not. The findings indicated that

. . . a family was more likely to receive assistance if the father was unemployed or sporadically employed, the father had been born or had lived in Detroit for a number of years, the family was black, or the mother had grown up in a broken home (Moles, 1971, p. 44).

Significant to our present research, the findings of the above study seem to indicate that receiving public assistance may be related more to the loss of work role than to the level of income while employed. Moles concludes that "perhaps relative deprivation rather than the absolute level of deprivation is the determining factor. Apparently, the chronically poor are under-represented on the welfare roles" (Moles, 1971, p. 45). It seems that welfare is not a resource to many of those who really need it. Also, those who have shown the coping ability to at one time be employed also manage to utilize community

resources such as public assistance. Those who have always functioned at a low economic level seem less likely to receive assistance. It again raises the question as to how effective eligibility policies are in isolating cases of greatest need.

IV. THE EXTENT TO WHICH PUBLIC WELFARE REDUCES DEPENDENCY

As has been previously stated, one of the major goals of public assistance programs is to reduce dependency wherever possible. One of the best indicators of the degree this goal is accomplished is the rate of recidivism. In 1968 a study was conducted involving 11,623 cases, including 2,853 closed cases and 1,784 ineligible cases. The findings revealed that recidivism rates increased as time progressed. The data showed that "the number and proportion of 1968 AFDC sample families returning to public assistance in a 24-month period were triple the comparable figure for a 12-month period" (Schiller, 1970, p. 28). According to these findings, " . . . the proportion of families having at least three separate episodes of dependency will eventually exceed 15 percent" (Schiller, 1970, p. 28). From the results of this study, it is obvious that public assistance programs are not fulfilling their objective of reducing dependency.

In effort to isolate some of the reasons why public assistance may perpetuate dependency, a study was conducted researching the

effect of public welfare policies and operations on family life. The subjects of the study were more than one hundred recipients of AFDC-U (aid to intact families with dependent children in which the father is unemployed - California). The data was obtained from in-depth interviews with recipients . . . The findings indicate that (1) most people who apply for public assistance see themselves as typical recipients, referring to other recipients as "they" (Briar, 1966, p. 375); (2) most recipients view the welfare agency not as ". . . a rights-bearing citizen claiming benefits to which he is entitled by law but that of a suppliant seeking a "little help" (Briar, 1966, p. 377); (3) most recipients do not understand how a decision is made regarding their eligibility and view it as a mysterious process; (4) the agency is seen as having legitimate authority over the affairs of the recipient, beyond investigating the way they spend their money (Briar, 1966, p. 380). So, it seems that due to the way potential and actual recipients are handled, it puts them into a very dependent role. Briar writes that if indeed one of the goals of public welfare programs is to decrease dependency,

. . . the public welfare agency must be organized and operated in such a way that it at least does not generate or reinforce attitudes of submissiveness and suppliance on the part of recipients (Briar, 1966, p. 384).

The question arises as to how the perceived attitude of the intake workers determining eligibility fosters the idea of dependency.

Obviously the applicants are not helped to understand how eligibility is determined and their rights to public assistance are not clearly defined. It seems that even denials are handled in such a way as to emphasize to the applicant what he can do to become dependent (such as have a child return home) rather than to assist those denied in establishing an independence that would provide for their needs (such as legitimate employment referrals). This idea is something we wish to explore further in our present study. That is, are appropriate referrals made at the time of denial to assist those rejected assistance in improving their situation or do those denied become worse off and therefore become eligible?

V. THE EFFECT OF DENIAL OF PUBLIC ASSISTANCE IN IMPROVING FAMILY LIFE

A recent research project was conducted to examine the consequences of the "suitable home law" in Florida. Specifically, the objective of the researchers was to discover the degree to which the loss of assistance, as a result of legislation, decreases "illegitimacy" and discouraged matriarchal family life. The reason for the study was that in 1959 Florida specified that only dependent children living in a "suitable home" were eligible for AFDC. Conditions which made a home "unsuitable" were instances of neglect and abuse, reasons which can be viewed as legitimate. However, the conditions also

---

included the mothers "having an illegitimate child after receiving a welfare payment (Chilton, 1969, p. 17). If the home remained "unsuitable," the children were to be removed. Consequently, between 1959-1961 several thousand mothers withdrew from ADC so their children would not be removed. In the first two years of operation, 7000 families and 30,000 children lost assistance, most of whom would have been eligible except for the "suitability" requirements (Chilton, 1969, p. 18).

The findings indicate that ". . . changes in 'immoral' sexual conduct were probably minimal and views about boyfriends and sex were unaffected by the law" (Chilton, 1969, p. 18). Significant to our study, the study investigated what source of income those denied had after denial and whether denial made a difference in the way they lived. The findings show that

About 19 percent of those who lost their assistance said it made no difference; 63 percent said it made some difference; and 18 percent said it made a lot of difference. The least effect was felt in families where the mother had married or had entered into a common law relation. It had the greatest effect on the families where mothers were forced to seek employment.

For the 683 respondents who said loss of assistance made a difference, some mentioned falling behind in the payment of bills, others, less money for food, clothing and school supplies, 2 percent said they had to move to other housing. About 37 percent mentioned combinations of these. For at least a fourth of those whose assistance was discontinued, economic hardships increased. These mothers also had to spend more time at work, with the result that they had less time to care for and train their children (Chilton, 1969, pp. 21-22).

Even though our population consists of those who were initially denied assistance on less moralist grounds than "unsuitable home" requirements, we project that results of denial will have much the same economic effect. Also, as Chilton's study shows that denial had more of a disintegrating effect on family life than integrating, we expect very much the same outcome.

VI. SUMMARY

In summary, the results of the research reviewed above indicate that

(1) those who receive assistance have fewer resources than those that don't and in general are less able to cope with their situations;

(2) some of those who are ineligible for assistance may have greater need than those who are eligible;

(3) recidivism rates negate the assumption that public assistance programs reduce dependency, a dependency that in fact may be perpetuated by eligibility procedures that generate or reinforce attitudes of submissiveness and suppliance;

(4) denial of assistance for "moral" reasons has a more disintegrating than integrating effect on family life.

We hope to investigate whether those denied have sufficient ability to cope or whether standards of eligibility are so low as to

deny assistance where it is still very much needed. Furthermore, we wish to explore what resources those denied have, especially focusing on community resources claiming to be meeting the needs of the poor. Attempt will be made to establish whether those denied later became eligible, substantiating the thesis that public assistance policies may indeed perpetuate dependency. Finally, we will study further the fact that denial may cause further disintegration in the life-pattern of those denied.

Our study will hopefully fill in some of the gaps left by other studies done in the area. For instance, we will be investigating the entire spectrum of those denied, including single people. We will focus on public welfare as a resource and particularly on whether the eligibility workers referred applicants denied to sources which would help them achieve the goal of independence. We will study very specifically what those denied did in coping with their situation, including illegal solutions. We will attempt to determine whether those denied were in a crisis situation when denied and whether or not denial precipitated or perpetuated a crisis situation. Thus, we will attempt to add to the field significant information in order to encourage reform of the eligibility system.

CHAPTER III

METHODOLOGY

I. INTRODUCTION

In this chapter, the methodology of our research project will be discussed. We will include an explanation of the type of research undertaken, the population and the sampling plan used, the construction of the questionnaire, and the statistical design decided upon for the analysis of the data.

Reviewing the literature and related research made us aware of the need and desirability to study the coping patterns of those applicants of public welfare who were denied financial assistance at intake. Since the literature and related studies are rather scarce, our descriptive research took on an exploratory slant.

II. POPULATION

The population is composed of all those cases which were rejected (no financial help what-so-ever from welfare) for whatever reason during 1970. By this we mean that an applicant could have been denied for one reason or for a number of reasons; but as long as the

applicant didn't qualify for any program, the criteria was met and they were included in our population. The population for our study was obtained from the Multnomah County Public Welfare Department at 506 S. W. Mill Street, Portland, Oregon. (The Albina district which is a geographic area designated by the County, State, and Federal agencies as a depressed area within Multnomah County and is being served by the Albina Multi-Service Center has been excluded from our population. The reason for the exclusion is based on the fact that applicants are treated and handled differently than applicants at the main welfare department on Mill Street in Portland. By this we mean that the Center serving this segment of the County has more than just the "welfare" resources immediately available to the applicant under one roof.) We proceeded to find out exactly how many applicants (cases) were denied public assistance in a given year. (Cases and applicants are used as interchangeable words. Every family or single adult who applies is considered an applicant and whether denied or not they are given a case number. Also a case file is kept on all applicants.) We decided to select the year 1970, January to December, from which we would gather our population. We discovered that 2568 cases, both family and adult, were denied financial assistance of any kind at intake during that year. The year 1970 was chosen because it gave the last denied applicants six months from the denial date to react to the impact of the agency's decision

before we attempted to interview them. Plus, this particular year provides the most recent cases to work with. We worked closely with both the adult and family intake supervisors in identifying cases in our population from their records.

III. SAMPLE

From the population, we drew a random sample of approximately eight percent. This gave us a total of 205 cases for our interviewing schedule. (The actual sample was drawn from the population by the use of a random number table secured from a mathematics book by Dwight, D. S., 1934).

IV. COLLECTION AND ORGANIZATION OF DATA

Besides the review of pertinent literature relating to the coping patterns of the poor, the primary means of data collection has consisted of a structured interview in which a questionnaire was used. We conducted all interviews together. Mr. Turcotte has handled the introductory comments to the interviews and Mrs. Wahl has conducted the asking of all questions on the interview schedule.

We found many advantages to the use of this method. The questionnaire provided uniformity and standardized answers which were kept in a frame of reference easily accessible to analysis. By administering the questionnaire ourselves we were able to interpret

questions for the respondents and guard against misunderstanding. We felt this was a necessity when working with such a variety of people.

Although our questionnaire consists of fixed alternative responses, we kept the interview flexible so that the welfare rejectee could freely express their opinions and feelings. We would then record the response, asking for clarification if necessary. Also, through the use of the structured interview we could observe the respondent and his environment. (We would like to mention that many of these people did not have phones and we could not make exact appointments. So cover letters, copy in the appendix, were sent out a week previous to when we intended to interview them. If, after three attempts, a respondent could not be reached at home, no further attempts were made.)

V. SOURCE OF QUESTIONS

Questions relevant to our study came from a variety of sources. The reasons why we included a particular question is explained in this section.

The first four questions on our questionnaire were information-gathering questions. The questions pertained to marital status, age, education, and the education of applicant's spouse.

The fifth question on our interview schedule (program for which applicant applied) was used as a reliability check between the case records at the agency and what the applicant believed he applied for.

The following three questions pertain to living situation, number of children of applicant, and ages of children residing with denied applicant. They were formulated by us for the purpose of better gauging the factors influencing the amount of stress applicants were trying to cope with.

6. Applicant was living: a) along_____ b) with spouse only_____ c) with children and spouse_____ d) with children only_____ e) with relatives_____ f) with friends_____ at time of denial.
7. Number of children of applicant: a) 0_____ b) 1_____ c) 2_____ d) 3_____ e) 4_____ f) 5_____ g) 6_____ at time of denial.
8. Number and ages of children residing with applicant at time application was denied: a) under 1 year_____ b) 1-5 years_____ c) 6-12 years_____ d) 13-18 years_____ e) over 18_____.

The following two questions on how long the applicant had lived at their present address and in the County were formulated by us as a way to gain insight about how mobile these people are.

9. Applicant had lived at address at time of denial: a) less than one month_____ b) 1-6 mos. _____ c) 6 mos. - 1 yr. _____ d) 1-2 yrs. _____ e) 2-5 yrs. _____ f) more than 5 yrs. _____.
10. Applicant had lived in Multnomah County at time of denial: a) less than one month_____ b) 1-6 months _____ c) 6 mos. - 1 yrs. _____ d) 1-2 yrs. _____ e) 2-5 yrs. _____ f) more than 5 years _____.

The next two questions on our questionnaire stemmed from a study done in 1971 by Oliver C. Moles entitled "The Relationship of Family Circumstances and Personal History to the Use of Public Assistance." The study mainly deals with why some low income families apply for and obtain welfare assistance but others do not.

The two questions we formulated from the study are:

11. Applicant was a) employed_____ b) unemployed_____ at time of denial.
12. If unemployed, applicant was unemployed because:
 a) age_____ b) disability_____ c) poor health_____
 d) pregnancy_____ e) children to look after_____
 f) inability to find employment_____ g) other_____.

The following question pertaining to how informed applicants were about public assistance was formulated primarily on the basis of a study done by Moles, Hess, and Fasceone (1968). The hypothesis being that those best informed about public assistance also have the greater need.

13. You came to welfare because:
 a) a friend told you about it_____.
 b) a relative told you about it_____.
 c) some agency person referred you_____.
 d) you knew about it_____.
 e) other_____.

The following question pertaining to "public assistance as a last resort" was included to assess whether or not the client considered application for public assistance a last resort effort at solving their problem.

14. Did you come to the agency as a last resort?
a) yes _____ b) no _____.

The next four questions on reasons for denial were formulated primarily from the denial code sheet used at the Multnomah County Public Welfare Department. The reason for including this sequence of questions was based on the findings of the U. S. Advisory Council on Public Welfare, Having the Power, We Have the Duty, 1966. The Report concludes that,

Large numbers of those in desperate need, including many children, are excluded even from this level of aid by arbitrary eligibility requirements unrelated to need, such as those based on age, family situation, degree of disability, alleged employability, low earnings, unrealistic requirements for family contribution, durational residence requirements and absence of provision for determining and redetermining eligibility of assistance and the amount to which the applicant is entitled are, in most states, confusing, onerous, and demeaning for the applicant and incompatible with the concept of as a legal right.

15. You were denied assistance mainly because your income exceeded your need: a) yes _____ b) no _____.
16. You were denied assistance mainly because your resources exceeded your limit: a) yes _____ b) no _____.
17. You were denied assistance because you did not meet the criteria for: a) age _____ b) blindness _____ c) disability _____ d) non-medical institution _____ e) deprivation of parental support _____ f) training or school attendance _____ g) unemployment _____ h) employable _____ i) relative within specified degree _____.

18. You were not eligible because: a) refused to comply with lien requirements_____ b) refused to comply with relative responsibility requirements_____ c) refused to register and seek work_____ d) refused suitable OSES employment referral_____ e) refused suitable other employment offer_____ f) refused training or education_____ g) unable to locate_____ h) moved out of county_____ i) death_____ j) withdrawal_____ k) refused to comply with other procedure_____.

The following question was formulated by us as a means to secure their feelings and perceptions of why they were denied assistance as compared to the formal listing for denial so stated by the agency.

19. You were denied for other reasons (state)_____.

The following questions were formulated by us for the purpose of establishing whether or not the respondent knew where else to go and if he (she) had the energy to seek assistance elsewhere.

20. Did you seek assistance elsewhere after being denied:
a) yes_____ b) no_____.
21. If yes, a) at a volunteer or private agency_____ b) from relatives (other than immediate family)_____ c) from friends_____ d) other_____.

The next four questions related to the above two questions in that we are interested in finding out what agencies (resources) are being used in the community and whether or not the client (welfare rejectee) viewed the services as helpful.

22. Name the agency (s) from which you sought help_____.
23. Did you receive assistance from this (these) agency(s)?
a) yes_____ b) no_____.

24. What kind of assistance did you receive? a) food____
b) clothing____ c) housing____ d) money____ e)
counselling____ f) employment____ g) other
(specify)____.
25. Did you see this assistance as helpful? a)yes____
b) no____.

The next series of questions were formulated by us for the purpose of gauging the service provided the denied applicant by the intake worker. Our thoughts on this issue stem mainly from Hoshina (1971), who states that, "services intended to meet non-economic needs should be available on a universal basis to all, irrespective of their financial status."

26. After you were rejected, did the intake worker refer you to this agency? a) yes____ b) no____.
27. Name the agencies that the intake worker referred you to (if any): _____.
28. Did anyone else refer you to the agency from which you received help (if you did)? a) yes____ b) no____
c) who____.

The following question was included on the questionnaire for the purpose of clarifying whether or not denied applicants changed their situation so as to become eligible.

29. Did you later become eligible? a) yes____ b) no____
c) how____.

Question #30 was formulated by us as a means to gain information about whether or not denied applicants had to solve their problems in other less desirable ways.

30. If not, did you solve your problem by: a) the help from those agencies you talked about_____ b) leaving the area_____ c) finding employment_____ d) finding it necessary to resort to illegal means of support _____ e) other_____.

Sydney Bernard (1964) found that the essential difference between welfare applicants and non-applicants was that the non-applicants had more financial resources available to them than the applicants. This study by Bernard lead us to formulate question #31 in order to gain information about personal resources used.

31. What resources of your own did you find necessary to use to solve the problem that brought you to the agency in the first place? _____.

We developed question #32 to gain knowledge of informal resources they have through friends and relatives. In other words, we wanted to find out how isolated they might be.

32. Did your immediate family help you after denial:
a) yes_____ b) no_____.

The last structured question was formulated by us so that we could get an indication of how the denied applicant viewed his life situation after denial. Did their life become worse after denial?

33. In your opinion, do you feel your life situation got a) better_____ b) stayed the same_____ c) became worse _____ after you were denied.

The final question was included on the questionnaire in order to lend flexibility to our interview.

34. Comments: . . . . .

VI. PRETESTS AND PRECAUTIONS

We decided that it would be to our advantage to conduct a pre-test to see if our procedures for interviewing are adequate and to try out the questionnaire. We felt that this would be the best means of catching and solving unforeseen problems in the administration of the questionnaire.

It was decided that we would do the pretest, rather than hire interviewers, since we have the clearest understanding of the purpose of the study and in order to maximize the constancy in the research process.

The pretest was set up to be in the form of personal interviews conducted by us. We would also be the interviewers for the regular survey. We felt that an attempt at six interviews would suffice since all preceding steps were well performed. All the people selected for the pretest were similar in characteristics (sex, age, marital status, etc.) to those who were interviewed in the final study.

The pretest was conducted during the first week of August, 1971, under the supervision of Dr. Ozawa and our thesis committee. Six cases to be used for the pretest had been selected randomly from those applicants denied public assistance during the year 1970. Three of the six applicants were denied ADC and three were denied general assistance. These six cases were located in various sections of the

city-Southwest Portland, North Portland, Southeast Portland, and West Portland. So, we had a fair cross-section of people in relation to location for the pretest.

The reasons why these people were denied assistance varied also. Two applicants were denied because their income exceeded their need according to the standards set by the Welfare Dept. Three applicants were denied because they were considered employable and supposedly there was work available. The last applicant of our pretest was denied assistance by the agency because she terminated contact with them for some unknown reason.

One week before we planned to visit these people, we sent out an introductory letter to them explaining who we were and why we wanted to interview them. Then the following week, we tried to contact two cases each day for the next three days. We tried interviewing these applicants both during the day and in the evening; but it didn't seem to make any significant difference. The research group was no more successful at one time of the day than at another.

The results of our efforts are as follows: There was no chance of establishing contact with one applicant since he was living in his car when he applied. It became known later that two other applicants had moved and their whereabouts were unknown. Also, one lady (believed to be an alcoholic and so stated in the agency file) refused an interview. The fifth applicant was very elusive and we were unable

to make contact. Finally, an interview was completed with the sixth applicant. The interview lasted approximately twenty minutes and the research group gained the necessary information to complete the questionnaire. All the questions proved easy enough to understand and the interviewee had no difficulty in responding appropriately.

It was decided that the questionnaire be used as is, except for one change. More space was to be left at the bottom of the questionnaire for comments. Plus, it was decided that Mr. Turcotte would give the introductory remarks to each located applicant and Mrs. Wahl would conduct the asking of all questions from the questionnaire. Mrs. Wahl would also fill in the questionnaire as the interview progressed. Then both of us would review the interview with the denied applicant as a precaution against possible misunderstood questions or procedures.

VII. STATISTICAL DESIGN

Descriptive Statistics

Since this research project is exploratory in nature, we decided to use descriptive statistics. Data will be presented and analysed, utilizing frequency and percent distributions. Since the questionnaire used is straightforward this type of analysis seemed the most feasible.

Chi Square Testing

The second level of analysis will involve Chi Square testing. There are thirteen discrete variables which can be subjected to Chi Square analysis. Chi Square will be used to analyse data which appropriately lends itself to a categorical type of analysis. Some of the responses will be grouped into smaller categories in a conceptually meaningful manner. This manner of grouping variables will be done to assure an adequate number of expected frequency in each cell in the contingency table. However, only those variables which were chosen for correlation and found to be both statistically significant and conceptually meaningful for the purpose of this research will be included in the following chapter.

Independent and Dependent Variables for Chi Square Testing

The following variables were chosen for correlation:*

1. Column #4 - independent variable
Column #22 - dependent variable

Reason for the Correlation: We are interested in finding out if the age of the applicant made a difference in obtaining help from other agencies after denied by the welfare dept.

2. Column #17 - independent variable
Column #33 & 34 dependent variable

---

*The variables listed for correlation are identified by the column location on the coding sheet. A copy of the coding sheet with column listings and questions is in the appendix.

Reason for the Correlation: To establish whether or not there is a significant relationship between how they viewed coming to the agency and the solutions used to help solve their problem(s) after denial.

3. Column #17 - independent variable
Column #36 - dependent variable

Reason for the Correlation: We are speculating that if people came as a last resort and didn't get help, they saw their situation as worse. Hopefully Chi Square testing will provide validity to our assumption.

4. Column #26 - independent variable
Column #19 - dependent variable

Reason for the Correlation: We want to establish to what extent the Public Welfare Agency is a resource whereby a denied applicant could receive appropriate referral information.

5. Column #14 - independent variable
Column #19 - dependent variable

Reason for the Correlation: It is our assumption that employment status was associated with the seeking of help later on.

6. Column #14 - independent variable
Column #33 & 34 - dependent variable

Reason for the Correlation: We are inclined to believe that employment status had a significant effect on what resources of their own were necessary to use to solve their problem.

7. Column #16 - independent variable
Column #17 - dependent variable

Reason for the Correlation: Our assumption is that if a relative told you about welfare, it probably will be a last resort effort. But if a friend suggested it, it probably is not viewed as a last resort.

8. Column #7 - independent variable
Column #17 - dependent variable

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION OF FINDINGS

I. INTRODUCTION

As has been stated earlier, the objective of this study was to explore the coping patterns of those denied public assistance in Multnomah County during 1970. Our aim was to gain a clearer understanding of the resources available and used by those denied to assist them in their situation. We also attempted to determine to some degree whether those denied were in a crisis situation at the time of application and whether denial perpetuated a crisis situation.

Because of the exploratory nature of this research, descriptive statistics have been used to analyze our findings. Most of the analysis has been done using frequency distributions and percentage compositions. When appropriate, chi square statistics have been computed. From this data analysis, interpretation of the findings have been made.

In presenting the analysis of the data and interpretations, we shall first of all describe the characteristics of our sample. We shall then discuss internal resources available and used by those denied.

Then we shall focus on the use those denied made of available community resources. Finally, we shall present our data and interpretations on public welfare as a resource, specifically emphasizing the effects of denial.

II. CHARACTERISTICS OF OUR SAMPLE

Out of our original sample of 205 denied applicants, we were able to contact only 50. Therefore, it is from this subset of 50 that our data was gathered and interpretations could be made. However, a good deal of helpful information was gathered from landlords, friends and relatives regarding the coping patterns of some of those we could not contact. We will include some of the information thus gathered where appropriate, although we are aware that this data is highly subjective.

Let us look at the characteristics of our subset of 50. First, looking at family composition, we find that the marital status of our subjects is fairly evenly divided between those who are single, married, separated or divorced. Also, our subset was almost equally divided as to having children or not. In general, the families tend to be small.

TABLE I
MARITAL STATUS

Single	30 %
Married	26
Separated	6
Divorced	24
Widow (er)	14
	100 %
Number	(50)

TABLE II
NUMBER OF CHILDREN OF APPLICANTS

No Children	42 %
One Child	24
Two Children	16
More Than Two Children	16
No Response	2
	100 %
Number	(50)

We found that the usual living pattern was alone, with living with children only or with relatives following closely.

We found that our subset of applicants were not nearly as mobile as often assumed. Forty-six percent had lived at their current address more than two years, and 26 percent of these more than five years. (However, the reader is cautioned when interpreting the data since we were able to contact only a quarter of the sample size.)

TABLE III
LIVING ARRANGEMENTS

"Applicant was living . . . at time of denial."	
Alone	38 %
With Relatives	22
With Children Only	20
With Spouse Only	8
With Friend(s)	6
With Children and Spouse	4
No Response	2
	100 %
Number	(50)

TABLE IV
MOBILITY OF DENIED APPLICANTS

"Applicant had lived at address at time of denial . . ."	
1 - 6 months	14 %
6 months - 1 year	10
1 - 2 years	30
2 - 5 years	20
More than 5 years	26
	100 %
Number	(50)

In looking at the employment picture, we found that the vast majority (86 percent) were unemployed at the time of application. The major reason for being unemployed was given as inability to find employment, and the second most frequent response was poor health.

TABLE V
REASONS FOR BEING UNEMPLOYED

Student	2 %
Hospitalization	2
Pregnancy	4
Children to care for	6
Age	10
Disability	12
Poor health	18
Inability to find employment	30
Other	16
	100 %
Number	(50)

If one were to combine all the physiological reasons that made employment difficult or impossible, (hospitalization, pregnancy, age, disability and poor health) it would include 46 percent of our subset of those denied public assistance.

We looked next at two of the factors which are commonly considered as increasing or decreasing the likelihood of employability, namely age and education. We found that most of those in our subset were under the age of 35 and over 55 at the time of denial.

TABLE VI
AGE OF APPLICANTS

Under 35	58 %
35 - 54	16
55 and over	26
	100 %
Number	(50)

As far as education is concerned, almost all of our subjects had at least some high school.

TABLE VII
EDUCATION OF APPLICANTS

Less than 9 years	22 %
9 - 12 years	62
13 - 16 years	16
	100 %
Number	(50)

In summary, the typical denied applicant tends to be of no particular marital status, has equal chance of having or not having children, usually lives alone or with relatives or children only, has lived at his present address at least two years and very likely more than five, is unemployed, either because of physiological reasons or due to inability to find employment, is either under 35 or over 55, and has a high-school education.

III. INTERNAL RESOURCES

From the data described in the last section, we gathered some useful information regarding the internal resources of those denied public assistance. As previously defined, internal resources are the strengths and weaknesses those denied may have psychologically, physically and socially due to their age, family composition, education,

friends and so on. It seems that those who apply for and are denied public assistance are often in a social position where normal family ties are denied them. Referring back to Table I, we are struck by the fact that only 13 percent of our subset were married at the time of application. This leaves the vast majority in a position where they must cope with a difficult financial situation without the psychological support of a spouse. About half of our subjects also had children, which, in the case of young children, can be an added concern. However, if the children are adults, as was the case with some of our older subjects, the children could often become a resource, psychologically and materially.

Housing patterns can often give a clue into valuable resources in the form of interrelationships that those denied may have. However, again we see a pattern of "aloneness," with 38 percent of those we interviewed living alone (Table III). Whereas no doubt some of these did have close relationships with some people even though they lived alone, we were impressed with the loneliness of many of the people we interviewed. The willingness they displayed in having us interview them portrayed a real hunger for human contact. An example of the "aloneness" is an elderly woman we had interviewed who two weeks previously had had a stroke and had fallen and laid on the floor forty-eight hours before anyone discovered her. Equally as

distressing were a number of men dwelling in dreary, underfurnished downtown apartments, living their isolated lives from one day to the next.

For those living with relatives, children, and friends the situation appeared less hopeless. Often moving in with relatives had been a result of financial difficulties. Friends were able, in a few cases, to help out temporarily until a better, more permanent solution was found. In a few cases respondents indicated that one of the reasons they had applied for public assistance was to move out on their own.

Most of our respondents demonstrated stability as far as housing was concerned. They were not the "shiftless" lot often assumed. However, this data is not entirely accurate as out of original sample of 205, 155 had moved. In these cases the new address was either unknown or the person had moved out of Multnomah County. The most we can say is that of those denied, there is a stable element. This stability may hinder or augment their coping patterns. That is, mobility is often a search for better living conditions, a new job, and so on.

The resource by which most people in this country support themselves is employment. Lack of employment is a characteristics of nearly all applicants for public assistance (86 percent). The reasons given for being unemployed give us a clue as to why employability as such is not a valid criteria for denial. Forty-six percent of our

respondents stated they were not working due to physiological reasons (see Table V). Due to hospitalization, pregnancy, old age, disability, and poor health they felt or found they could not work. Six percent stated they could not work because of children they had to care for. Obviously, employment could not be considered a resource for many of those denied. This is in spite of the fact that the majority of our applicants had high school education. Apparently youth and old age also seemed to hinder employability with most of our applicants being under the age of 35 and over 55.

To summarize briefly, those denied public assistance as a whole have few internal resources to assist them in their difficult financial situation. Many are very isolated people with few friends or relatives to lend them a helping hand. Those who do live with friends or relatives seem a little more able to cope. In our subset of those denied public assistance, most have lived at their present address at least two years. This group seems to consist of those who have chosen not to move in order to find employment or a better living situation elsewhere. Comments we received from relatives, friends and landlords of some of those we could not contact indicate that in many cases these people moved in order to find employment in another city or state. Nearly all our subjects were unemployed at the time of application, most for reasons that made employment difficult or impossible, such as physiological reasons and inability to find work.

Employment in general was not an available resource to many of those to whom we talked. High school education seemed of little help in view of the other obstacles to employment. Youth and old age also seemed to hinder employability.

IV. EXTERNAL RESOURCES

In this section we will present our findings regarding the external resources used by our subset of denied applicants. That is, we shall discuss the effort those denied made to seek help from another source other than public welfare, the sources from which they sought help, and whether or not this assistance was perceived as helpful.

First of all, we found that less than half of our respondents sought help elsewhere after being denied public assistance.

TABLE VIII
RESPONDENTS SEEKING HELP ELSEWHERE

"Did you seek assistance elsewhere after being denied?"	
Yes	48 %
No	52
	100 %
Number	(50)

Of those who sought help elsewhere, the vast majority went to other public agencies.

TABLE IX

WHERE RESPONDENTS WENT FOR HELP AFTER DENIAL

Volunteer or private agency	12.5 %
Relatives	12.5
Friends	12.5
Public agency	62.5
	100.0 %
Number	(24)

The most common source sought for help was the Food Stamp program (32 percent) followed by training programs (26 percent), VAD (21 percent) and other programs such as William Temple House, Public Housing Authority and Sunshine Division (21 percent). Most of those who sought help from the above sources received assistance (79 percent). The kind of assistance received included food, counseling, money, employment or training. Seventy-five percent of those who received assistance saw it as helpful. This led us to question why did not more of those denied seek help elsewhere. We shall deal with this in our next section on public welfare as a resource.

V. PUBLIC WELFARE AS A RESOURCE

Introduction

In this section we shall discuss public welfare as a resource for people in need. We shall look at the programs for which those denied applied, and their understanding of why they were denied. We

shall present our data on the knowledge those denied had of public welfare as a source of help in the first place. Then we shall look at public welfare as a source of last resort, attempting to determine to some extent the degree to which those denied were in a crisis situation when denied public assistance. Next we shall focus on public welfare as an eventual source of assistance, and public welfare as a referral source.

Following this we shall present our data demonstrating the effects of being denied public assistance. First we shall look at those who later became eligible and secondly focus on those who sought other means of coping with their situation. Finally, from our data we shall discuss public welfare as perpetuating a crisis situation for those denied.

Public Welfare as a Material Resource

The categorical system of public assistance is set up theoretically to meet the needs of every category of people who may be in need. The following table shows that most of the people who were denied assistance asked for help under the General Assistance program. Supposedly this program is set up as a safeguard by the State of Oregon to help those who are still in need but don't qualify for the federally subsidized categorical programs. Obviously public assistance is a material resource only for those who meet the rather stringent eligibility requirements but not for all in need.

TABLE X

PROGRAMS FOR WHICH THOSE DENIED APPLIED

OAA	10 %
AB	0
AD	6
ADC	16
GA	68
	100 %
Number	(50)

Related to the eligibility factor are the perceived reasons for denial of public assistance. These may or may not be the same as the agency reasons for denying these applicants, but are the reasons for which our respondents stated they were denied.

TABLE XI

PERCEIVED REASONS FOR DENIAL

Employable	46 %
Income exceeds need	32
Resources exceeds limit	12
No proof of disability	6
Didn't qualify for ADC - no child in home	2
Withdrawal	2
	100 %
Number	(50)

The fact that 46 percent (as perceived by those denied) were denied assistance for employability is incongruent with the fact that 70 percent of our sample were in fact unemployed at time of denial for reasons

other than inability to find work (see Table V). This indicates the real gap between the concept of employability and ability to find work.

The other reasons for denial are reasons that can easily provide routes for later eligibility, as actually did happen. We shall discuss this later in this chapter.

It seems that most people view public welfare as a material resource, or they would not apply in the first place. However, it obviously is a material resource only to those who meet strict eligibility requirements. Most of those denied are those who apply for general assistance, the program that is set up to help those needy that are not eligible otherwise. Reasons for denial emphasize the inability of those denied to meet the eligibility requirements, and to some indicate how they must change their situation so as to be more dependent and also more eligible.

Public Welfare as an External Resource

It is our assumption that only what is known can be considered a resource to people in need. Therefore, we attempted to determine the knowledge those denied had of public welfare as a place to turn for help. Our data indicates that 76 percent of those denied had personal knowledge of public welfare that prompted them to apply. The others applied upon referral from friends (12 percent), relatives (6 percent) or professional agents (6 percent). Apparently the

majority of those denied felt that from public welfare they would receive the assistance they needed.

One of our concerns in conducting this research was to determine the degree to which those denied were in a crisis situation when they applied for public assistance. We attempted to tap this information by questioning our respondents whether or not they came to public welfare as a last resort. We felt that if those denied had seen public welfare as a resource of last resort, denial would have a more detrimental effect than if they did not. We found that 70 percent of those denied felt they had come to the agency as a last resort. The following table breaks down the response of whether the applicant came as a last resort or not according to categorical programs.

TABLE XII

VIEWING PUBLIC WELFARE AS A SOURCE OF LAST RESORT
ACCORDING TO PROGRAMS FOR WHICH
THOSE DENIED APPLIED

	Total	OAA	AD	ADC	GA
Came to the agency as a last resort	70%	80%	67%	50%	74%
Did not come to the agency as a last resort	30 100%	20 100%	33 100%	50 100%	26 100%
Number	(50)	(5)	(3)	(8)	(34)

Perhaps because public welfare was viewed by most as a source of last resort, most of those denied did not reapply. (That is, they

had not reapplied within the time period between denial and being interviewed by us, a time period varying from six months to over a year). Obviously there must have been a feeling of hopelessness having been failed by their last resource. However, 30 percent of those initially denied later became eligible; they were then eligible for problems such as ADC and OAA. Indications are that if more applicants would have reapplied a significant number would have received help.

It seems as though for the vast majority of those denied, public welfare had been viewed as an external resource, an agency from which needed help could be received. In many cases it was a resource of last resort, greatly increasing the significance of a denial.

Even though public welfare proved not to be a material resource for all of our respondents initially, it was a resource for some to the extent the intake workers took the opportunity to refer those denied to appropriate sources of help. This is particularly significant since chi square testing shows that there is a definite association between being referred and seeking help elsewhere. And, as we had discussed earlier in the section dealing with External Resources, the majority of those who sought help elsewhere saw it as helpful.

TABLE XIII

RELATIONSHIP BETWEEN SEEKING HELP ELSEWHERE
AND INTAKE REFERRALS

"How many agencies did the intake worker refer you to?"			
	Total	No Referrals	At Least One
Sought help elsewhere after denial	22	41%	82%
Did not seek help elsewhere after denial	21	59	18
	<u>100</u>	<u>100%</u>	<u>100%</u>
Number	(43)	(32)	(11)
$p > .05 \quad \chi^2 = 5.559$			

We conclude from the above data that it would be much to the advantage of public welfare in reducing dependency on the state and to the advantage of those denied to make more referrals to appropriate sources. We speculated as to why intake workers may not make more referrals. First of all, we recognized the fact that what an intake worker may consider a referral may differ from what a denied applicant may consider a referral. However, a referral is only effective to the extent that it enables the applicant to find the source of help. Therefore, we considered all referrals from the point of view of the denied applicant. Why are not more denied applicants effectively referred? Perhaps the reason lies in insufficient staff, a too heavy caseload, lack of knowledge of community resources, or a decision that a referral is inappropriate at that time.

This latter assumption is based on the fact that 44 percent of those denied had resources or income exceeding the limit and need set by the state (see Table XI). However, this assumption would not bear in mind the fact that the stringent eligibility requirements are not always in accordance with need, and that another agency with less stringent eligibility requirements could offer considerable assistance to people in stress. On the other hand, if a person is denied as employable, the intake worker may not consider any other kind of help needful. The superficial solution is to find a job. This assumption would not consider the fact that the concept of employability does not balance with economic conditions which in 1970 left Multnomah County with an unemployment figure of 6.1 percent. Probably all of these factors enter in to keep the referral rate as low as it is.

In summary, public welfare is viewed by most of those denied as an agency of last resort from which to receive help. Although none of those we talked to initially received assistance from the agency, a small minority did receive indirect help in the form of appropriate referral to other sources. Our data indicates that the negative effect of denial would be much reduced if more referrals were made by the intake workers.

Effects of Being Denied Public Assistance

As has been previously stated 30 percent of those denied public

assistance later became eligible between the initial date of denial and the time of being interviewed for this study. We asked these respondents what they did in order to become eligible. The results of this questioning are presented in the following table.

TABLE XIV
PROCEDURE FOLLOWED BY THOSE WHO LATER
BECAME ELIGIBLE

"If you later became eligible, how?"	
Became pregnant	33 %
Dr. certification of disability	20
Acquired a dependent	20
Transferred case from another state	6
Became 65	7
Spent excess resources	7
Quit job - became eligible for ADC	7
	100 %
Number	(15)

Although we cannot say that all the behavior patterns described in Table XIV were in effort to become eligible, the data does seem to indicate the increased hardships that some undertake before becoming eligible at a later date. Pregnancy may allow one to become eligible for ADC, but it certainly could aggravate many other social and emotional problems and perpetuate the need for dependency. Behavior patterns such as quitting a job and spending excess resources also would indicate an increased difficulty in maintaining at least some independency. Perhaps if assistance would be given at a point

in time when those denied had at least some form of independent resources such as a part time job that did not pay enough but offered the applicant an opportunity to care for himself to some degree anyway, extended dependency on the state could diminish.

Most of our respondents (70 percent) did not become eligible in the time period between initial denial and being interviewed for this study. The following table presents the various solutions these people attempted in dealing with the problem that brought them to public welfare in the first place.

TABLE XV
PRIMARY MEANS BY WHICH THOSE WHO DID NOT LATER
BECOME ELIGIBLE SOUGHT TO DEAL WITH THEIR
FINANCIAL PROBLEM

Finding employment	26 %
Leaving the area	8
Help from other agencies	7
Resorting to illegal means of support	2
Other	40
No response	17
	100 %
Number	(35)

For the most part, the solutions seem to be constructive. Certainly the surface finding employment would be considered as being more desirable than being dependent on a very inadequate welfare grant. However, in talking to our respondents, we found cases where

those denied went to work against medical advice. Leaving the area, a solution attempted by 8 percent of our respondents and three-quarters of our original sample, was often done under a shaky pretense that in the next city or state things would be better. A rather sad example of leaving the area in order to deal with the problem of no income was a young couple in which the young wife and mother moved with their child to Seattle to live with her parents and the young father stayed with his parents in Portland until he could find another means of support. Resorting to illegal means of support would certainly indicate that denial can perpetuate a crisis situation. In the case that this was used as a solution, the young girl resorted to selling heroin in order to survive.

In many cases denial seemed to provide increased complications in the living patterns of those denied. The following chart illustrates some of the measures taken by those denied to cope with their financial problems, in terms of personal resources that had to be utilized.

One of the most interesting pieces of information gathered from the following data is that apparently only 2 percent of our respondents sought assistance from relatives other than their nuclear family. This is contrary to the assumption by welfare that relatives can be considered a resource to those denied. Again, we feel this points out the alienation experienced by our respondents. We also

asked our respondents whether their immediate family (nuclear family) helped them after denial. Only 46 percent of those we interviewed said they had.

TABLE XVI

PERSONAL RESOURCES UTILIZED AFTER DENIAL

"What resources of your own did you find necessary to use to solve the problem that brought you to the agency in the first place?"

Changed housing situation	10 %
Sold real estate	2
Managed on established income	10
Owed money came in	4
Loan	4
Relative assistance	2
Changed family life style	4
Pregnancy	2
Re-apply	0
Sold Belongings	8
Went to work	18
Used Savings	2
Question does not apply	34
	100 %
Number	(50)

In summary, it seems that in most cases denial from public welfare leads to a more complicated, less materially and psychologically adequate way of life. Measures often are taken to cope in ways that lead to greater dependency. In a very few cases however, respondents were able to improve their social functioning by finding employment, receiving help from other agencies, relatives, and so on.

Public Welfare as Perpetuating a Crisis Situation

It is difficult to assess the degree to which denial perpetuates a crisis situation. Perhaps it can be said that for those who have very few psychological, material and social resources in the first place, denial has its most adverse effect and can perpetuate a crisis that already exists.

In order to determine the effect of denial on those denied, we attempted to correlate those who came to the agency as a last resort (those we could consider as being in a crisis situation at the time of application) with those who felt that their life situation became worse after denial.

TABLE XVII

RELATIONSHIP BETWEEN VIEW OF LIFE SITUATION AFTER DENIAL AND COMING TO AGENCY AS A LAST RESORT

"Did you come to the agency as a last resort?"			
In your opinion, do you feel your:	Total	Yes	No
Life situation got better after denial	16%	21%	7%
Life situation stayed the same after denial	44	38	60
Life situation became worse after denial	38	41	33
	<u>100%</u>	<u>100%</u>	<u>100%</u>
Number	(50)	(35)	(15)

We found, however, that regardless if the denied came to the agency as a last resort or not, the life situation of those denied tended

to become worse after denial. Apparently because of the meager material, external and internal resources of those denied, there was little that they could do to improve their living situation after denial. For many, their pattern of living continued at the same level as before denial, with no movement one way or the other. As some respondents put it, "when you're already at the bottom, how much lower can you go?" In these cases we feel safe to say that denial perpetuated a crisis situation.

V. CONCLUSION

In concluding and summarizing this chapter, we wish to emphasize again our findings that the coping patterns of those denied public assistance seem to be extremely hampered by the limited resources available to those denied. Those denied are characterized by having few internal resources available to them, often being very alienated people with limited capability for employment. Only a few sought help from external resources but of those who did, most received helpful assistance.

Public welfare proved to be a material resource only for a few who became eligible later, although most applicants had knowledge of it prior to application as a source from which help could be received. Most of those denied had come to public welfare as a last resort, vastly increasing the significance of denial. For a minority of our

respondents public welfare became an indirect resource when the intake worker referred the denied client to another source of help. Implications are that more referrals by intake workers would greatly reduce the hardship perpetuated by denial.

The effect of denial in most cases was to provide increased complications in the living patterns of those denied. In many cases denial led to attempted solutions which represented a deterioration in social functioning and increased dependency. Many of those denied stated that their life situation definitely got worse after denial. Others stated that as bad as things were at time of application, things could not get worse. This information led us to conclude that in many cases denial does perpetuate a crisis situation.

CHAPTER V

CONCLUSIONS

I. INTRODUCTION

The purpose of this study has been to explore the coping patterns of people denied public assistance. Information was gathered by interviews conducted with a subset of a random sample drawn from all those denied public assistance in Multnomah County, 1970.

The focus of our investigation was on the resources available and used by those denied public assistance to assist them in dealing with the situation that brought them to the point of application in the first place. We attempted to determine, first of all, the internal resources of those denied; that is, the strengths and weaknesses those denied may have psychologically, physically, and socially due to their age, family composition, education, friends and so on. Secondly, we wished to determine the external resources available and used by those denied public assistance. By external we meant those resources external to the individual and external to his primary group relationships. Thirdly, we questioned public welfare as a material, internal

and external resource. Finally, we focused on the effects of denial as demonstrated in changes in the living conditions of those denied after denial.

II. CONCLUSIONS

We found that as a whole, those denied public assistance have few internal resources available to them. A large portion of our sample were very isolated people with few friends or relatives to assist them. Those who lived with friends or relatives seemed able to cope a little easier. In our subset of those denied public assistance, most had lived at their present address at least two years. Apparently this group consisted of those who had chosen not to move in order to find employment or a better living situation. Comments we received from relatives, friends and landlords of some of those we were not able to contact indicated that many of these people had moved out of the county in order to find employment elsewhere.

Almost all of our subjects were unemployed at the time of denial. Most of these were unemployed for physiological reasons or inability to find work. High school education seemed of little help in view of the other obstacles to employment. Youth and old age also seemed to hinder employability.

As far as external resources are concerned, less than half of our respondents sought help elsewhere after denial. Of those who

sought help elsewhere, the vast majority went to other public agencies. Most of those who did seek help elsewhere received assistance, and stated the assistance was helpful.

Public welfare was viewed by most of those denied as an agency of last resort from which to receive financial help. Only a very few from our sample received direct material assistance from the agency. These were those who later became eligible. However, the agency did prove to be an indirect resource to the extent that the intake workers referred those denied to another source of help.

In exploring the effects of denial, we looked first at those who did later become eligible. We found that increased hardships often occurred before those denied became eligible. In some cases the hardships incurred resulted in coping patterns that increased the need for dependency on the state. In fact, 30 percent became eligible for public assistance within a year after initial denial. For those who did not become eligible later life also often became increasingly more difficult. Property was sold, living patterns were altered and loans were made to cope with the financial crises. A few respondents were able to make positive adjustment by finding employment. However, almost all of our respondents stated that their life situation definitely got worse after denial.

III. DISCUSSION

The results of this exploratory research indicate the need for change in the eligibility policies of public welfare. Especially evident is the need to reappraise the criteria of employability as currently used. We found very few of those denied as employable actually finding employment. It is unreasonable to deny people public assistance due to employability without considering all the reasons for being unemployed. These include psychological reasons, physiological reasons and the current unemployment rate.

We definitely found a need for more service to those denied. It seems that it would be much to the advantage of the state to offer service to those denied in order to reduce future dependency. One of the obvious forms of service would be more appropriate referrals to other sources of help in the community. Other means of service could include finding appropriate housing, finding jobs or financial counselling.

Perhaps the most significant finding of this study is that there is in fact a large segment of people denied their legal right of a decent living. These people theoretically are those who should be able to cope on their own. However, this research points out that very few of those denied have sufficient material, internal and external resources to cope adequately with their situation. In almost all cases

denial perpetuated a crisis situation. Major revision in the public welfare system, such as a guaranteed income program, is definitely needed to prevent the continuance of people being denied assistance rightfully theirs.

IV. IMPLICATIONS FOR FURTHER STUDY

Because of the exploratory nature of this study, much more work remains to be done to substantiate our findings. An obvious limitation of this research was the fact that out of our original sample of 205 denied applicants, we were able to contact only 50. The knowledge in the area of those denied public assistance would be much enhanced if a follow-up study could be conducted on those who left the area to cope with their problem.

Because study in the area of those denied is so very new, we had little way of objectively comparing our findings with that of other research. Especially weak was the concept of internal resources, in which we were forced to do a great deal of speculation. Much more remains to be done to isolate what psychological and social resources are and to devise means for measuring them.

It would also be valuable to follow a sample of denied applicants a number of years to determine what the long term coping patterns are. Only then could the significance of denial be determined as perhaps perpetuating dependency.

A very useful project would be a comparative study between the referrals claimed to be made by the intake staff and those understood as referrals by the denied applicants. An analysis could be made on what a useful referral is. That is, when is a referral understood as such and when does it result in the applicant actually receiving help from another agency.

Much would be gained in repeating this present study, refining the interview schedule and method of analysis. It is no question that much more needs to be done in order to gain a clearer understanding of the coping patterns of those denied public assistance.

BIBLIOGRAPHY

I. PUBLIC DOCUMENTS

Improving the Public Welfare System. A Statement on National Policy by the Research and Policy Committee of the Committee for Economic Development, 1970.

Oregon's Public Welfare Programs and Services. PAM 9007A. Public Welfare Division, 1970.

Oregon State Pamphlet SPW-492, Public Welfare Division, 1968.

U. S. Advisory Council on Public Welfare. Having the Power, We have the Duty: Report to the Secretary of Health, Education and Welfare. Washington, D. C.: Government Printing Office, 1966.

You and the Welfare Department. PAM 9019. Oregon Public Welfare Division, 1970.

II. BOOKS

Allan, Vernon L. Psychological Factors in Poverty. Chicago: Markham Publishing Company, 1964.

Glasser, Paul H., and Lois N. ed. Families in Crisis. New York: Harper & Row, 1970.

Harrington, Michael. The Other America. Baltimore: Penquin Books, 1963.

Leyendecker, Hilary M. Problems and Policy in Public Assistance. New York: Harper & Brothers, 1955.

- MacIntyre, Duncan M. Public Assistance Too Much or Too Little. New York: New York State School of Industrial and Labor Relations, Cornell University, 1964.
- May, Edgar. The Wasted Americans. New York: Harper & Row, Publishers, 1964.
- Waller, Willard and Reuben Hill. The Family, A Dynamic Interpretation. New York: The Dryden Press, 1951.

III. ARTICLES AND PERIODICALS

- Aldous, Joan and Reuben Hill. "Breaking the Poverty Cycle: Strategic Points for Intervention." Social Work, 14 (July, 1969), 17-23.
- Bell, Winifred. "The Rights of the Poor: Welfare Witchhunts in the District of Columbia." Social Work, 13 (January, 1968), 60-67.
- Briar, Scott. "Welfare from Below: Recipient's View of the Public Welfare System." California Law Review, 54 (May, 1966), 370-385.
- Burns, Eveline M. "What's Wrong with Public Welfare." Social Service Review, 36 (June, 1962), 111-122.
- Chilton, Roland. "The Consequences of Florida's Suitable Home Law: A Study of Ineffective Intervention." Welfare in Review, 7 (September-October, 1969), 17-23.
- Cloward, Richard A. "The Problem of Large-Scale Welfare Services." The Assault on Poverty: And Individual Responsibility. Edited by R. M. MacIver. New York: Harper & Row, Publishers, 1965.
- Cloward, Richard A. and Frances Fox Piven. "A Strategy to End Poverty." Perspectives on Social Welfare. Edited by Paul E. Weinberger. Toronto: The Macmillan Company, 1969.
- Cloward, Richard A. and Frances Fox Piven. "We've Got Rights. The No-longer Silent Welfare Poor." New Republic, 157 (June-July, 1967), 23-27.

- Cutshaw, Leila O. "Some Constitutional Issues in the Administration of Public Assistance." Public Welfare, 26 (January, 1968), 53-59.
- Cohen, Nathan E. "A National Program for Improvement of Welfare Services and the Reduction of Welfare Dependency." Poverty in America. Edited by Margaret S. Gordon. San Francisco: Chandler Publishing Company, 1965.
- Feldman, Frances Lomas. "Money and Dependency." Public Welfare, 27 (July, 1969), 243-252.
- Hilliard, Raymond M. "New Techniques in the Rehabilitation of Welfare Dependents." Poverty in America. Edited by Margaret S. Gordon. San Francisco: Chandler Publishing Company, 1965.
- Hoshino, George. "Money and Morality: Income Security and Personal Social Services." Social Work, 16 (April, 1971) 16-24.
- Hoshino, George. "Simplification of the Means Test and Its Consequences." Social Service Review, 41 (September, 1967), 237-249.
- Kendall, Katherine A. "The Significance of Social Welfare in the World Today." Social Service Review, 35 (September, 1961), 235-245.
- Mencher, Samuel. "Newburgh: The Recurrent Crises of Public Assistance." Perspectives on Social Welfare. Edited by Paul E. Weinberger. Toronto: The Macmillan Co., 1969.
- Moles, Oliver C. "The Relationship of the Family Circumstances and Personal History to Use of Public Assistance." Social Work, 16 (April, 1971), 37-46.
- Moles, O., Hess, R. and D. Fascione. "Who Knows Where to Get Public Assistance?" Welfare in Review, 6 (September-October, 1968), 8-13.
- Ozawa, Martha N. "Family Allowances and a National Minimum of Economic Security." Child Welfare, 1 (June, 1971) 313-321.

- Parad, Howard J. "Generic Features of Families Under Stress." Crises Intervention: Selected Readings. Edited by Howard J. Parad. New York: F.S.A.A., 1966.
- Parham, T. M. "The Horrendous Facts of Poverty." Public Welfare, 26 (July, 1968), 193-199.
- Reich, Charles A. "Individual Rights and Social Welfare: The Emerging Legal Issues." Yale Law Journal, 74 (June, 1965), 1245-1256.
- Rights of Public Assistance Recipients. National Conference of Lawyers and Social Workers, Publication No. 3:1-13, 1967.
- Schiller, Bradley R. "Turnover Rates in Public Assistance Programs." Welfare In Review, 8 (September-October, 1970), 27-29.
- Schorr, Alvin L. "Problems in the ADC Program." Social Work, 5 (April, 1960), 3-15.
- Schwartz, Edward E. "A Way to End the Means Test." Social Work, 9 (July, 1964), 3-12.
- Titmuss, Richard. "Poverty versus Inequity in the Welfare State." The Nation, 200 (February, 1965), 130-133.

IV. UNPUBLISHED MATERIAL

- Bernard, Sydney. The Economic and Social Adjustment of Low-Income Female-Headed Families, May, 1964. Unpublished, Florence Heller Graduate School in Social Welfare, Brandeis University.
- Goodman, Leonard H. Welfare Policy and Its Consequences for the Recipient Population: A Study of the AFDC Program. Washington: U. S. Department of Health, Education and Welfare, 1969.
- Schiller, Jeffory S., Levinson, Perry, and Abraham S. Levine. Characteristics of Accepted and Rejected AFDC Applicants in Baltimore, Maryland (1966). Unpublished paper from the Department of Health, Education and Welfare, 1968.

APPENDIX A

INTRODUCTORY LETTER

July, 1971

Dear Friend,

I am on the faculty at Portland State University and am teaching social work.

I am deeply concerned about how the public assistance program is helping citizens of Oregon. As you know, many needy people are denied public assistance for non-financial reasons. I am interested to find out how we can improve the program so that more people can be helped by public assistance.

I wish to have an opportunity to meet you and talk about whether or not and how the public assistance agency helped you and how you got along later.

Your cooperation is deeply appreciated since your frank opinion will help improve the public assistance program in Oregon. Your information will be held in strict confidence.

My research assistants, Anita Wahl and Bob Turcotte, will stop by to see you and talk to you within two weeks. If you are busy at that time we can make a later appointment.

Sincerely yours,

Martha N. Ozawa, Ph. D.
Associate Professor of
Social Work

APPENDIX B

QUESTIONNAIRE

1. Marital status of applicant at time of denial: a) single___ b) married___ c) separated___ d) divorced___ e) widow(er)___.
2. Age of applicant at time of denial: a) under 25___ b) 26-35___ c) 36-45___ d) 46-55___ e) 56-65___ f) 65 and over___.
3. Education of applicant: a) less than 9 years___ b) 9-12 years___ c) 13-16 years___ d) any special training (specify)_____.
4. Education of applicant's spouse (if applicable): a) less than 9 years___ b) 9-12 years___ c) 13-16 years___ d) any special training (specify)_____.
5. Program for which applicant applied: a))AA___ b) AB___ c)ADC___ e) GA___.
6. Applicant was living a) alone___ b) with spouse only___ c) with children and spouse___ d) with children only___ e) with relatives___ f) with friend(s)___ at time of denial.
7. Number of children of applicant: a) 0___ b) 1___ c) 2___ d) 3___ e) 4___ f) 5___ g) 6___ at time of denial.
8. Number and ages of children residing with applicant at time application was denied: a) under 1 year___ b) 1-5 years___ c) 6-12 years___ d) 13-18 years___ e) over 18___.
9. Applicant had lived at address at time of denial a) less than one month___ b) 1-6 mos. ___ c) 6 mos. - 1 yr___ d) 1-2 yrs. ___ e) 2-5 yrs. ___ f) more than 5 yrs. ___.
10. Applicant had lived in Multnomah County at time of denial: a) less than one month___ b) 1-6 months___ c) 6 mos. - 1 yr. ___ d) 1-2 yrs. ___ e) 2-5 years___ f) more than 5 years___.
11. Applicant was a) employed___ b) unemployed___ at time of denial.

12. If unemployed, applicant was unemployed because of a) age____
b) disability____ c) poor health____ d) pregnancy____ e) children to
look after____ f) inability to find employment____ g) other____.
-
13. You came to welfare because:
a) A friend told you about it _____
b) A relative told you about it _____
c) Some agency person referred you _____
d) You knew about it _____
e) Other _____.
14. Did you come to the agency as a last resort? a) yes____ b) no____.
15. You were denied assistance mainly because your income exceeded
your need. a) yes____ b) no____.
16. You were denied assistance mainly because your resources ex-
ceeded your limit. a) yes____ b) no____.
17. You were denied assistance because you did not meet the criteria
for: a) age____ b) blindness____ c) disability____ d) non-medical
institution____ e) deprivation of parental support____ f) training or
school attendance____ g) unemployment____ h) employable____
i) relative within specified degree____.
18. You were not eligible because: a) refused to comply with lien
requirements____ b) refused to comply with relative responsibility
requirements____ c) refused to register and seek work____ d) re-
fused suitable OSES employment referral____ e) refused suitable
other employment offer____ f) refused training or education____
g) unable to locate____ h) moved out of county____ i) death____
j) withdrawal____ k) refused to comply with other procedure____.
19. You were denied for other reasons (state) _____.
20. Did you seek assistance elsewhere after being denied? a) yes____
b) no____.
21. If yes a) at a volunteer or private agency____ b) from relatives
(other than immediate family)____ c) from friends____ d) other____.
22. Name the agency(s) from which you sought help_____.
23. Did you receive assistance from this (these) agency(s)? a) yes____
b) no____.

24. What kind of assistance did you receive? a) food___ b) clothing___
c) housing___ d) money___ e) counselling___ f) employment___
g) other (specify)_____.
25. Did you see this assistance as helpful? a) yes___ b) no___.
26. After you were rejected, did the intake worker refer you to this agency? a) yes___ b) no___.
27. Name the agencies that the intake worker referred you to (if any):
_____.
28. Did anyone else refer you to the agency from which you received help (if you did)? a) yes___ b) no___ c) Who___.
29. Did you later become eligible? a) yes___ b) no___ c) How_____.
30. If not, did you solve your problem by a) the help from those agencies you talked about___ b) leaving the area___ c) finding employment___ d) finding it necessary to resort to illegal means of support___ e) other_____.
31. What resources of your own did you find necessary to use to solve the problem that brought you to the agency in the first place?
_____.
32. Did your immediate family help you after denial? a) yes___
b) no___.
33. In your opinion, do you feel your life situation got a) better___
b) stayed the same___ c) became worse___ after you were denied.
34. Comments:
_____
_____
_____

APPENDIX C

CODING SHEET

Column 1 & 2: Identification number

Column 3 : Marital status of applicant at time of denial:

1 - single	15	(30%)
2 - married	13	(26%)
3 - separated	3	(6%)
4 - divorced	12	(24%)
5 - widow(er)	7	(14%)
9 - no response	0	(0%)

Column 4 : Age of applicant at time of denial:

1 - under 25	17	(34%)
2 - 25-34	12	(24%)
3 - 35-44	4	(8%)
4 - 45-54	4	(8%)
5 - 55-64	7	(14%)
6 - 65-	6	(12%)
9 - no response	0	(0%)

Column 5 : Education of applicant:

1 - less than 9 years	11	(22%)
2 - 9-12 years	31	(62%)
3 - 13-16 years	8	(16%)
9 - no response	0	(0%)

Column 6 : Education of applicant's spouse (if applicable):

1 - less than 9 years	5	(10%)
2 - 9-12 years	21	(42%)
3 - 13-16 years	2	(4%)
9 - no response	22	(44%)

Column 7 : Program for which applicant applied:

1 - OAA	5	(10%)
2 - AB	0	(0%)
3 - AD	3	(6%)
4 - ADC	8	(16%)
5 - GA	34	(68%)
9 - no response	0	(0%)

Column 8 : Applicant was living ..... at time of denial.

1 - alone	19	(38%)
2 - with spouse only	4	(8%)
3 - with children and spouse	2	(4%)
4 - with children only	10	(20%)
5 - with relatives	11	(22%)
6 - with friend(s)	3	(6%)
9 - no response	1	(2%)

Column 9 : Number of children of applicant at time of denial:

1 - 0	21	(42%)
2 - 1	12	(24%)
3 - 2	8	(16%)
4 - 3	4	(8%)
5 - 4	4	(8%)
6 - 5	0	(0%)
7 - 6	0	(0%)
9 - no response	1	(2%)

Column 10-11: Ages of children residing with applicant at time of denial:

01 - under 1 year	1	(2%)
02 - 1-5 years	6	(12%)
03 - 6-12 years	1	(2%)
04 - 13-18 years	1	(2%)
05 - over 18	4	(8%)
06 - under 1 & 1-5 yrs.	0	(0%)
07 - under 1 & 6-12 yrs.	0	(0%)
08 - under 1 & 13-18 yrs.	0	(0%)
10 - 1-5 yrs. & 6-12 yrs.	2	(4%)
11 - 1-5 yrs. and 13-18 yrs.	1	(2%)
12 - 1-5 years and over 18	0	(0%)
13 - 6-12 yrs. and 13-18 yrs.	3	(6%)
14 - 6-12 yrs. and over 18 yrs.	0	(0%)
15 - 13-18 yrs. and over 18 yrs.	2	(4%)
16 - under 1 yr. & 1-5 yrs. & 6-12 yrs.	1	(2%)
17 - 1-5 yrs. & 6-12 yrs. & 13-18 years	0	(0%)

18 - 6-12 yrs. & 13-18	.	
yrs. & over 18 yrs.	0	(0%)
99 - no response	28	(56%)

Column 12 : Applicant had lived at address at time of denial

1 - less than one month	0	(0%)
2 - 1-6 mos.	7	(14%)
3 - 6 mos. - 1 yr.	5	(10%)
4 - 1-2 yrs.	15	(30%)
5 - 2-5 yrs.	10	(20%)
6 - more than 5 yrs.	13	(26%)
9 - no response	0	(0%)

Column 13 : Applicant had lived in Multnomah County at time of denial:

1 - less than one month	0	(0%)
2 - 1-6 mos.	2	(4%)
3 - 6 mos. - 1 yr.	0	(0%)
4 - 1-2 yrs.	14	(28%)
5 - 2-5 yrs.	5	(10%)
6 - more than 5 yrs.	29	(58%)
9 - no response	0	(0%)

Column 14 : Applicant was ..... at time of denial.

1 - employed	7	(14%)
2 - unemployed	43	(86%)
3 - no response	0	(0%)

Column 15 : If unemployed, applicant was unemployed because of:

1 - age	5	(10%)
2 - disability	6	(12%)
3 - poor health	9	(18%)
4 - pregnancy	2	(4%)
5 - children to look after	3	(6%)
6 - inability to find employment	15	(30%)
7 - hospitalization	1	(2%)
8 - student	1	(2%)
9 - no response	8	(16%)

Column 16 : You came to welfare because:

1 - a friend told you about it	6	(12%)
2 - a relative told you about it	3	(6%)
3 - some agency person referred you	1	(2%)
4 - you knew about it	38	(76%)

	5 - a helping - profession person referred you	2	(4%)
	9 - no response	0	(0%)
Column 17	: Did you come to the agency as a last resort?		
	1 - yes	35	(70%)
	2 - no	15	(30%)
	9 - no response	0	(0%)
Column 18	: You were mainly denied assistance because:		
	1 - income exceeds need	16	(32%)
	2 - resources exceeds limit	6	(12%)
	3 - didn't qualify for ADC - no child in home	1	(2%)
	4 - employable	23	(46%)
	5 - withdrawal	1	(2%)
	6 - no proof of disability	3	(6%)
	9 - no response	0	(0%)
Column 19	: Did you seek assistance elsewhere after being denied?		
	1 - yes	24	(48%)
	2 - no	26	(52%)
	9 - no response	0	(0%)
Column 20	: If yes,		
	1 - at a volunteer or private agency	3	(6%)
	2 - from relatives (other than immediate family)	3	(6%)
	3 - from friends	3	(6%)
	4 - from a public agency	15	(30%)
	9 - no response	26	(52%)
Column 21	: Name the agency(s) from which you sought help:		
	1 - VAD	4	(8%)
	2 - Food Stamps	6	(12%)
	3 - OSE	0	(0%)
	4 - Training Programs (DVR, MDTA)	5	(10%)
	5 - William Temple House	1	(2%)
	6 - Housing Authority	1	(2%)
	7 - Sunshine Division	2	(4%)
	8 - Social Security	0	(0%)
	9 - no response	31	(62%)

Column 22	: Did you receive assistance from this (these) agency(s)?		
	1 - yes	15	(30%)
	2 - no	4	(8%)
	9 - no response	31	(62%)
Column 23	: What kind of assistance did you receive?		
	1 - food	2	(4%)
	2 - clothing	0	(0%)
	3 - housing	0	(0%)
	4 - money	2	(4%)
	5 - counselling	3	(6%)
	6 - employment	2	(4%)
	7 - food stamps	5	(10%)
	8 - training	1	(2%)
	9 - no response	35	(70%)
Column 24	: Did you see this assistance as helpful?		
	1 - yes	12	(24%)
	2 - no	4	(8%)
	9 - no response	34	(68%)
Column 25	: After you were rejected, did the intake worker refer you to this agency?		
	1 - yes	12	(24%)
	2 - no	9	(18%)
	9 - no response	29	(58%)
Column 26	: How many agencies did the intake worker refer you to?		
	1 - none	32	(64%)
	2 - 1	9	(18%)
	3 - 2	2	(4%)
	9 - no response	7	(14%)
Column 27 &			
28	: Name the agencies the intake worker referred you to (if any):		
	01 - Fish	1	(2%)
	02 - Sunshine Div.	1	(2%)
	03 - Job Opportunity	2	(4%)
	04 - William Temple House	1	(2%)
	05 - Metro. Employment Service	0	(0%)
	06 - OSE	1	(2%)
	07 - Food Stamps	4	(8%)
	08 - New Careers	1	(2%)

10 - VAD	1	(2%)
99 - no response	35	(70%)
11 - Housing Authority	1	(2%)
12 - William Temple & Metro. Employ.	1	(2%)
13 - VAD & Metro. Employ.	1	(2%)

Column 29 : Did anyone else refer you to an agency from which you received help?

1 - yes	2	(4%)
2 - no	36	(72%)
9 - no response	12	(24%)

Column 30 : Did you later become eligible?

1 - yes	15	(30%)
2 - no	35	(70%)
9 - no response	0	(0%)

Column 31 : If you later became eligible, how?

1 - doctor's certification of disability	3	(6%)
2 - became pregnant	5	(10%)
3 - had case transferred from another state	1	(2%)
4 - acquired a dependent	3	(6%)
5 - became 65	1	(2%)
6 - spent excess resources	1	(2%)
7 - quite job - became eligible for ADC	1	(2%)
9 - no response	35	(70%)

Column 32 : If not, did you solve your problem by

1 - the help from those agencies you talked about	2	(4%)
2 - leaving the area	3	(6%)
3 - finding employment	9	(18%)
4 - finding it necessary to resort to illegal means of support	1	(2%)
5 - other	14	(28%)
9 - no response	21	(42%)

Column 33 &

34 : What resources of your own did you find necessary to use to solve the problem that brought you to the agency in the first place?

01 - changed housing situation	5	(10%)
02 - sold real estate	1	(2%)
03 - managed on established income (such as social security)	5	(10%)
04 - owed money came in	2	(4%)
05 - loan	2	(4%)
06 - relative assistance	1	(2%)
07 - changed family life style (such as wife going to work, marriage)	2	(4%)
08 - pregnancy	1	(2%)
10 - reapply	0	(0%)
11 - sold belongings	4	(8%)
12 - went to work	9	(18%)
13 - used savings	1	(2%)
99 - no response	17	(34%)

Column 35 : Did your immediate family help you after denial?

1 - yes	23	(46%)
2 - no	25	(50%)
9 - no response	2	(4%)

Column 36 : In your opinion, do you feel your life situation got...
after denial?

1 - better	8	(16%)
2 - stayed the same	22	(44%)
3 - became worse	18	(36%)
9 - no response	1	(2%)